

#380
M 53
65186

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15 SAN FRANCISCO, CAL., SEPTEMBER, 1910 N. 169

CALLS FOR VOLUNTEERS TO INVADE THE LOWER SAN JOAQUIN VALLEY

President of the Merchants' Association Wants a Large Representation of San Francisco Wholesalers and Distributors on the Trade Extension Excursion in October

As head of the Merchants' Association, I appeal to every wholesaler, jobber, manufacturer, and importer in San Francisco to take part in the Trade Extension Excursion, which the Association will conduct in October, to the growing young cities of the lower San Joaquin Valley. I know from personal experience in other parts of the country what and how much an expedition of this kind can do when the right plans are properly carried out; not only in an educational way, not only in strengthening business relations through social contact, but as a stimulus to our own energies and a help to improved business methods.

For example, the little city of Houston, Texas, added enormously to its importance and wealth by this method of extending its trade. It was difficult to induce a sufficient number of its merchants to participate in Houston's first trade excursion, but after the expedition had returned from the first trip the members held a meeting on the train and decided that the effort was not only worth while but was going to have big results, and that there should be many more trips in rapid succession, and then and there every man agreed that his house would again be represented, and it was. Chicago and Kansas City have had the same experience, of course on a much larger scale.

This is no untried experiment, but a demonstrated business builder, though new to San Francisco. It is time it was put into play for the benefit of this city. The day has passed when San Francisco can safely rely on its former monopoly of California trade. With the growth of the Coast cities, centers that once were customers are becoming competitors, able to supply their own wants and those of nearby territory without our help. The same growth that brings about this change can be turned to our advantage if we go about it properly.

One of the greatest needs of the San Francisco business community to-day is a better understanding among ourselves; and the intimate association and good-fellowship that will be established during an enjoyable five days together will do more than anything else to bring about the mutual confidence and unity of purpose that we all desire and have done so little since the fire to promote.

But, in addition to that, the trip will make more business.

TRADE EXTENSION TRIPS OF THE RIGHT KIND DO MORE TO HELP INDIVIDUAL BUSINESS THAN ANY OTHER FORM OF ADVERTISING.

The right kind of a trip means that the party must consist of representative men. It will not do to send the traveling man that "makes the territory." The customer sees him so often that the novelty is worn off and the buyer knows the traveler's story as well as the traveler himself. But through personal contact of principals, there can be developed between buyer and seller a new element of understanding, which will form the keynote of closer relations, provided the new man is a bigger man in his house than the drummer.

If this excursion starts with the head of the house, in every case he will see the benefit of it by the time the first town is reached, and next time he will insist that his partner make the trip, or one of his fellow directors.

A customer worth having is a customer worth knowing, but this acquaintance can only be established by sending out "the boss." The old idea that there is no friendship in business is an absolute fallacy, especially in our Western country. More orders are secured through personal acquaintance than by all the silver-tongued salesmen in existence. And more business is kept through it. If the head of the house has once met his customer face to face, little differences that in the course of correspondence may leave a sting, vanish in the recollection of personal acquaintance.

It would be a wrong conception of the trade excursion to suppose that we go to be entertained in the various towns we shall visit. We do not. We go to work, not for a vacation.

Everyone should carefully study the itinerary, and write ahead to his customers in each town, or those that should be his customers, that on a certain day at a certain hour he is scheduled to be in their town and will call upon them; not for the purpose of riding in their automobiles and congratulating them upon their new water system or light plant, but to visit their stores and talk shop, to discuss whether or not the goods furnished have been satisfactory—if so, how the customer can arrange to use more of them—if not, wherein they fail to fill requirements, and how the wholesaler can supply what the customer needs.

They are mutually interested. The supply man and his customer are on the same side of the question of moving their commodities. You will not meet your customer as a competitor or one that has any motive in mind except to work with you in a manner to make more business. And surely, no other method could be half so effective as having this little conference with him, for he is a partner of yours and as such should have the opportunity of consulting with the head of the house.

There are certain features of these trips that experience in other cities has proved effective, and all these will be brought into action. Scores of towns are springing up almost overnight in this wonderful valley, and we in our offices in San Francisco cannot fully realize the widening of the field of opportunity unless we see it with our own eyes; nor can we do ourselves justice by simply considering the reports made us by our traveling men. The Traffic Bureau is making a splendid fight to maintain the present relation of freight rates from San Francisco and other Coast points to the San Joaquin Valley. These rates should favor San Francisco and they do, as it is a level haul. All things considered, the way is paved for an immense business there for us, and on this expedition we can "spy out the land," study the field and map out a campaign on the ground itself.

This is a trip for business in the best sense, and your application for accommodations should be filed early. Send to the Association's office the name of the man that is going to represent your house and the position he holds in the firm, so that programs and similar matter may be correctly made up.

M. H. ROBBINS, Jr.,
President Merchants' Association.

In the four counties of Kings, Kern, Fresno and Tulare there is a combined population of 141,000 people, whose commodity demands are far more diversified than if these people lived in a single city.

Over 70,000 of them live in the seventeen towns of Fresno, Fowler, Selma, Kingsburg, Hanford, Lemoore, Coalinga, Tulare, Bakersfield, Kern City, Porterville, Lindsay, Exeter, Visalia, Dinuba, Reedley and Sanger.

In these seventeen towns are about 220 retail stores, supplying nearly all the personal demand of the 141,000 people except that part of it supplied directly from Stockton, Sacramento, Los Angeles, the East, and the Eastern mail order houses.

San Francisco jobbers, wholesalers, manufacturers and importers already have 75% of the trade of these stores. The rest is worth going after and the Merchants' Association is organizing an expedition to go after it.

As a result of this expedition San Francisco will not only secure an increase of the business it now enjoys with the Valley merchants, but the Valley merchants will increase their sales to their customers. The San Francisco supply house will learn more of the needs of the Valley people, and the Valley merchant will have better lines to offer. Both will be gainers.

The Merchants' Association is sending out 900 letters to San Francisco business

houses that are members and that ought to be represented on this trip, and has compiled a special list of one hundred of the foremost firms in the wholesale trade whose participation will insure the success of the undertaking. From this number an effective representation of commercial San Francisco can be made up.

The letter announces that: The excursion will leave San Francisco Monday evening, October 17th, and return Sunday morning, October 23rd.

It will be made by means of a first-class special train, consisting of Pullmans, two diners, observation, buffet and baggage cars.

Every member of the party will have an entire Pullman section.

The price of tickets will be \$65, which will cover all expenses, including fare, Pullman section, meals and gratuities.

The party will be limited to heads of firms, officers or directors of corporations, or general sales managers.

As it is to be a Wholesale Trade Excursion, it will be confined to representatives of wholesalers, jobbers, bankers, manufacturers' agents, manufacturers and importers that are members of the Merchants' Association. Those that are not, should join and go.

The letter gives the itinerary and encloses blanks for reservations, with the request that members receiving them fill them out and send them to the Association's office, 1233 Merchants' Exchange Building, as soon as possible.

Every member of the excursion will be supplied by the Association with a pamphlet prospectus of the trip containing a list of stores in the seventeen towns, and the principal jobbing lines that every store handles. The information is taken from the exhaustive report of the special agent sent into the field by the Association some weeks ago. It is authentic, and first-hand, and this will be the first time it will have been made public.

Newspapers in the Valley are giving generous notices to the coming expedition. Valley merchants are growing interested and even at this early date are offering a warm welcome. The prospects are for a profitable journey and more to follow.

NOW GET READY FOR TWIN PEAKS TUNNEL

The Committee Has Decided It Would Best Be Constructed by a Bond Issue.

Suppose you could annex, in a utilitarian sense, five thousand acres of land to San Francisco which would accommodate an added population of 200,000—

Suppose this annexation would mean the addition of twenty million dollars to the assessed valuation of San Francisco real estate, and hence of \$300,000 a year to the city's revenue—

Suppose this annexed land would in a short time be covered with tasteful homes, to build and supply which would give a tremendous amount of employment and profit to labor and to the mercantile community in your city and add enormously to the commercial strength of the community for all time to come—

Suppose you could secure these results by voting to bond the city for two and a half million dollars, interest and sinking fund for which would come out of the \$300,000 added city revenue and leave a comfortable margin—

Would you vote for it?

These are some of the main results hoped for by the Twin Peaks Tunnel and Improvement Convention, which held a meeting on August 19th, when a large and enthusiastic audience adopted with a whoop the report of the Ways and Means Committee.

The highest estimate for approaches and tunnel complete is \$2,419,200; the lowest, \$1,992,800.

The assessment district plan was rejected, as well as the idea of having the tunnel built by private enterprise. Bonding the city for two and a half millions received the committee's approval as the feasible method and the one that would bring the best results for the whole of San Francisco.

LOCAL MERCHANTS SHOULD TAKE THE INITIATIVE

Personal Acquaintance Is the Keynote of Successful Relations Between Wholesalers and Retailers.

San Francisco, August 5, 1910

Mr. L. M. King, Secy Merchants' Association, San Francisco, Cal.

Dear Mr. King:—The August issue of the Merchants' Association "Review" indicates that the Association is becoming more and more of an active force for the good of the community, and I want particularly to express my approval of the plan to conduct a jobbers' excursion by special train through the San Joaquin Valley towns during the month of October.

If the merchants of San Francisco don't take the initiative in becoming intimately acquainted with their customers and their needs throughout the interior of the State of California, they will at all times be handicapped as they are at present with a lack of proper appreciation of the immense business they are missing and the ways and means to go about getting it.

Personality and personal acquaintance furnish the keynote in the successful relation between wholesale and other distributing concerns and their retail dealers. It is in most cases the determining factor in the building up of a list of permanent customers on the part of the wholesaler or other distributor.

Please see that reservation is made for me, as I intend to arrange my plans to make the trip.

I am

Sincerely,

GEO. H. EBERHARD.

CITY SHOWS AN INCREASE OF BUSINESS ACTIVITY

Retailers' Prospects Never Looked Brighter in This City than They Do at Present.

Far from finding a justification for the too common complaints of local business conditions, the Merchants' Association, which has been making inquiries on the subject among leading manufacturers, jobbers and retailers, has been given the following generally optimistic reports:

It can be safely stated that there is a general increase of 25 per cent in manufacturing over the business of a year ago, with the exception of the manufacture of machinery and the allied trades. Iron work establishments, in and about the bay cities report business on the decline, as compared with this time last year, due to labor conditions which, on account of higher wages and shorter hours, give our competitors the advantage.

There is a general improvement in all lines of wholesale business over that of a year ago, and prospects are favorable for a good fall. Manufacturers are looking forward to more business each year, as every month shows an increase in business, except in the case of machinery and the allied trades.

The retailers' prospects were never brighter or better for an increase in business than they are at the present time. Big and favorable crops all over the State point to a successful year.

Some manufacturing concerns are now exceeding the volume of business done previous to the fire, and their activities are increasing steadily. These, however, are concerns not affected by the metal trade situation. In the iron and steel industries there has not been any important expansion since 1907.

The greater portion of the manufacturing establishments were destroyed in the fire of 1906, and we were just getting in operation in 1907 when the panic caused a general depression. Since that time there has been a wide-spread recovery and we are just getting back to conditions as they prevailed in 1906 before the fire. While business in some lines is poor, there is a general feeling of optimism regarding the future, except in the metal trades manufacturing.

This information may not be true of some individual cases, but in general it accords too well with the growing bank clearings of the city not to be substantially correct.

WORKS FOR BETTER FREIGHT DELIVERY IN THE VALLEY

Association Co-operates With Commercial Organizations of Interior Towns for That End.

Improvements of railroad service in the lower San Joaquin Valley continue to engage the attention of the Merchants' Association, previous success having encouraged it to go still farther in this field. It has taken up with the Kern County Board of Trade at Bakersfield the question of the service rendered by the lines running from that city to the surrounding oil regions, particularly the McKittrick branch and the Sunset Railroad going to Maricopa and Moron, Taft and Fellow. There is but a train a day over these lines, which makes it impossible for a traveling man to make more than one town a day out of Bakersfield, whereas if there were two, several towns could be visited. As the trains are reported to be crowded, it is felt that the operation of more trains would be justified. The matter has been put before the railroad officials in this city.

An effort will also be made to have the Owl stop at Goshen, so that Porterville can be made from this point without going clear down to Bakersfield and back to Porterville.

Owing to a suggestion from the Merchants' Association, one of the largest iron works in San Francisco reports to this office that it has received an order for the manufacture of a certain patented line of oil well supplies. As the article is one likely to be in continuous demand, this one order means a perceptible increase in San Francisco business with the southern oil fields, and will make a foothold for more. It is a beginning, and the Merchants' Association brought it about.

ROLL OF THE ASSOCIATION SHOWS VIGOROUS GROWTH

It is gratifying to note that fourteen new members have been added to the membership roll of the Merchants' Association during the past month, and that nine of them come in as active members. The new members are:

Associate.

George Skaller, 630 Chronicle Building, Real Estate.

Sol. Getz & Sons, 328 Chronicle Building, Real Estate.

Williams & Berg Co., 110 Sutter Street, Merchant Tailors.

United Builders' Supply Co., 687 Mission St., Hardware.

Enterprise Butchers' Supply Co., 1035 Mission Street, Butchers' Supplies.

Active.

Hotel Savoy, Van Ness and Ellis.

H. C. Stratton, 136 Geary Street, Clothing Dealers.

Eccles & Smith Co., 71 First Street, Railway Equipments.

Walker Advertising Agency, 1202 Call Building, Advertising.

Bowerman's Pharmacy, 238 Stockton Street, Druggists.

Pacific Syndicate Co., 891 Market Street, Department Store.

Weidenthal-Gosliner Electrical Works, 623 Mission Street, Electrical Supplies and Construction Company.

Hotel Dale, Inc., Market and Turk Streets.

W. Davis & Sons, 2040 Howard Street, Wholesale Saddlery.

WHY THE GOVERNOR HAS CALLED A SPECIAL SESSION OF THE LEGISLATURE

San Francisco Must Win from New Orleans and California Must Win from Louisiana in the Coming Contest for a Great World's Exposition

By GAVIN McNAB.

[In order that no reader of the "Review" may misunderstand the object of the extra session of the Legislature, but that all shall be prepared to give intelligent support to that object when the right time comes, the editor has asked Mr. Gavin McNab, who first suggested the extra session, to make a statement of the facts of the case. With those facts clearly in mind all loyal San Franciscans should be ready to give their aid to the required constitutional and charter amendments that will make the Exposition a reality.]

When San Francisco made ready to obtain from Congress federal recognition of its claims as the site for the International Exposition, which would celebrate the opening of the Panama Canal, it was confronted by the demands of New Orleans.

It would seem logical to the average mind that the greatest of all marine achievements, the engineering feat of uniting the two great oceans, should be celebrated on one of these, the largest ocean.

Certainly it would appear inappropriate that it should occur at an inland city, New Orleans, or any other. However, although New Orleans is not a seaport city, it has combinations with railroads throughout the Middle West, whose interests would be greatly served by holding the exposition within the radius of their operation. These have backed New Orleans vigorously.

What Congress Did About It.

The subject being presented to Congress resulted in no action, except the general declaration that neither city should be recognized, unless supported financially to the extent of \$7,500,000. San Francisco promptly raised, by individual subscription, \$6,500,000, and is proceeding to increase this sum by further personal subscriptions, until it shall have reached, by the time Congress assembles, the \$7,500,000. New Orleans was unable to secure from its citizens a greater amount than \$1,000,000, but called upon the State of Louisiana to assist it, through a bond issue, in raising the remainder.

In order to place San Francisco's claims before the next session of Congress, on a basis that would entirely outclass New Orleans, whether backed by the state of Louisiana, or otherwise, Governor Gillett was petitioned to call an extra session of the Legislature.

Meeting the Governor's Objections.

The Governor made two objections: Firstly, the expense to the state of an extra session; secondly, the impropriety of allowing an outgoing legislature, elected two years ago, to enact a tax on the state to run for several years hereafter.

To meet these objections, the Panama Pacific International Exposition Company promised to pay all expenses of the special session of the Legislature, and, furthermore, waived all demands or requests for a tax to be levied by the Legislature, but suggested in place thereof that the Legislature submit a constitutional amendment to the people of the State, which would be voted for in November, and through which constitutional amendment, if they were so disposed, the people might establish a tax covering a period of five years, which would insure a large contribution by the state to the exposition measure. It is estimated that a tax of four cents on the hundred dollars would produce in five years a fund of \$5,000,000.

Five Million Dollars of City Bonds.

Besides this constitutional amendment for the State tax, the Governor was asked to include in the call, an amendment to the Constitution which would authorize the Board of Supervisors of San Francisco to provide expeditiously a bond issue to be submitted to the people of the city for their approval in the amount of \$5,000,000 for exposition purposes, and which amendment would authorize the use, for the exposition, of certain public properties not otherwise employed, among them, Golden Gate Park from Strawberry Hill westward, that portion of the Park lands little used by pedestrians; this, by the way, not making the selection of that land as the site for the fair—merely making its use permissive. Also, declaring the exposition a public use, so that it may condemn private property, where it cannot contract for the same.

Furthermore, to include in the amendment, permission to amend the San Francisco charter to conform to these provisions by vote of the people of San Francisco, without waiting for the legislative ratification, which is necessary for charter amendments, generally.

These suggestions removed the Governor's objections to the extra session, and he has issued the call for its assembling.

Money That Will Talk.

The result of these various measures, if submitted by the legislature and adopted by the people, will mean that, on the assembling of Congress for the short session in the first week of December, San Francisco will present its cause supported by the sum of \$17,500,000, made up as follows:

\$7,500,000, of citizens' individual subscriptions.

\$5,000,000, insured by the state.

\$5,000,000, procured by bonding the city. It is believed that, with this financial presentation, Congress cannot hesitate to declare in favor of San Francisco.

The Panama Canal, the greatest physical work of man, was undertaken by the American government to insure commercial and political dominance for this nation on the Pacific Ocean. All thinking men realize that, during this century, the Pacific is to be the theatre on which will be staged the world's great events. America has the largest border line of any nation on the Pacific Ocean, and is entitled to leadership in its affairs; it is our manifest destiny. In its assertion of this supremacy, the American people must forever speak and act through the three great states that constitute America's Pacific Ocean shore.

California Has the Longest Ocean Coast.

The three states, California, Oregon, and Washington, must ever remain the trustees for the American commonwealth in all movements and ambitions on the western seas. Of these three, California has the

greatest water line; in fact, California has the greatest ocean line of any state in the Union. It is the oldest in time of settlement of western states, the largest in population, the greatest in wealth, and has been the leader of western civilization. It is fitting that, in the celebration of a work created for the purpose of developing American interests on the Pacific Ocean, the people bordering the Pacific and most directly concerned in its present and future, should represent this nation to the world in commemorating that event.

Half Humanity Joined by the Pacific.

More than one-half of the human race dwell in lands touching the Pacific. If the commerce of these people is to belong to America, it can only come through the agency of this part of our country which is in proximity to these lands and races. Only through the Pacific Ocean, which itself binds all lands bordering it together by the mightiest commercial agency that God has given to man, can this be done.

San Francisco, in its claims for the exposition, voices not only the rights and demands of California and the Pacific States, but all the West. The Pacific is the Western Ocean. It is by its invitation that the world has here founded a great industrial empire. This chief western city is the exponent of the hopes, ambitions, aspirations and dreams of the entire West.

The construction of the Panama Canal insures that prophecies of western greatness shall become realities. Therefore, it is consistent that here, and nowhere else, should take place mankind's recognition of this great event in the form of the Panama Pacific International Exposition.

STRONG COMMITTEE FORMED TO STUDY WHOLESALE TRADE

Conditions of the City's Jobbing Business Will Be Examined and Ways Suggested to Improve It

The Merchants' Association is forming a special committee on Wholesale Trade, to study the condition of San Francisco's jobbing business and recommend plans for improving and extending it.

The first matter to be submitted to this committee will be the complete report of the investigation, recently made by the Association, of San Francisco's trade in the lower San Joaquin Valley. The following gentlemen have consented to serve on the committee: W. N. Moore, chairman; Gustave Brenner, C. F. Michaels, A. B. C. Dohrmann, T. M. Earl, Milton Esberg, Sig Stern, M. S. Kohlberg, Martin Triest, Gustav Wormser, John P. Cleese, Alfred E. Raas, C. W. Coburn, Jr., A. G. Towne, P. C. Rossi, A. L. Scott and R. W. Hill's. The committee promises to be a strong force for the upbuilding of the city's trade.

OFFERS A NEW PLAN OF TAXATION TO MEET THE CITY'S NEED OF MORE REVENUE

Merchants' Association Suggests that the City Retain the Dollar Limit for Current Expenses, and Levy Extra Taxes Only for Definite Objects

Instead of raising the dollar limit to \$1.25 or \$1.40 in order to provide for the current expenses of the city government, and for necessary repairs to streets, sewers and public buildings, with occasional new improvements, the Merchants' Association has suggested the levying of special extra taxes for stated purposes.

The Association suggests that these taxes be carefully hedged about with such restrictions that while they will take care of the city's needs the power of levying them can not be abused nor the money misappropriated or wasted. These restrictions would provide that:

1st. The power to levy such taxes shall be granted for ten years.

2d. No such tax shall be levied except by the vote of fourteen members of the Board of Supervisors.

3d. Every extra levy shall specify the purpose of the tax; and the proceeds shall not be diverted to any other use.

4th. Any unused surplus from such tax shall, instead of going into the general fund and being used for current expenses, be re-appropriated the following year for the same, or a similar object for which it was levied.

Only for Certain Objects.

5th. Special taxes are to be confined to the following purposes:

(A) Paving, repaving, grading and repairing public streets.

(B) Reconstructing and repairing sewers.

(C) Constructing, reconstructing or repairing public buildings.

(D) Extending high pressure auxiliary fire protection system and procuring additional apparatus and equipment for Fire Department purposes, including the needs of the Department of Electricity.

(E) Acquiring lands within the city and county for municipal purposes.

(F) Building convenience stations, viaducts, bridges and other public structures.

(G) Collecting and disposing of the garbage and refuse of the city.

(H) Providing for special sanitary measures under the direction of the Board of Health and of the United States Public Health and Marine Hospital Service, for the prevention or eradication of epidemic diseases, if such measures should become necessary.

Presented to the Board.

At the general meeting of the Board of Supervisors held on August 12th for the purpose of hearing public discussion of the advisability of raising the dollar limit imposed by the charter, the Merchants' Association's committee on public affairs, represented by Directors Boardman and Mauzy, with Attorney Wright, Secretary King and Auditor Hagens of the Association's staff, appeared before the supervisors and presented this plan as an alternative. The suggestion appeared to strike many of the supervisors favorably and the Committee on Charter Amendments took it under advisement.

Conditions brought about by the fire and by subsequent legislation make some departure absolutely necessary. Owing to the growth of the city and to changes in the distribution of its population it has long been evident that the municipality cannot be run within the dollar limit, pay its current expenses and keep up repairs to streets, sewers and public buildings, to say nothing of adding new improvements. Its capacity was still further impaired, to the extent of nearly a million dollars a year, when the people voted, two years ago, to increase the salaries of employees in the Fire and Police departments without providing any more taxes with which to meet the increase. As the salaries had to come out of the dollar limit it left just that much less with which to pay other running expenses; and it seems likely that in the same light-hearted manner the public is preparing to vote other increases in the salaries of civil servants, to come out of the dollar limit; at least, such increases are to be proposed, and voted upon at the November election; and if approved will still further increase operating expenses by about half a million a year.

Straining the Emergency Clause.

The city has met current expenses since the fire by levying special emergency taxes under the emergency clause of the charter for the repair and reconstruction of streets, sewers, public buildings and similar works.

While actual emergencies, to meet which special taxes could be levied by unanimous vote of the Board of Supervisors, undoubtedly have existed during the past four years, it is felt by many persons that to continue indefinitely under this method would be of doubtful legality. Yet the necessity remains for keeping public works in repair and for making a reasonable amount of new improvement in order that the city may keep pace in its development with the improvements made by private enterprise.

Hence the proposal was advanced in the Board of Supervisors that the dollar limit be raised to \$1.25, or thereabouts. Some thought it should be \$1.40. The directors of the Merchants' Association referred the matter to its committee on public affairs for investigation and after a careful study of the financial statement of its accountant and auditor, showing the city's income and disbursements since 1905, the committee concluded that it would be necessary to provide additional revenue beyond the dollar limit, but at the same time felt that it would not be advisable to make a general increase that might ultimately be absorbed in current operating expenses and leave nothing for maintenance and new work.

Public Would Probably Approve.

Before the supervisors, the Association's committee argued that while it was doubtful if the public would support a general increase over the dollar limit, with the inevitable temptation to loose disbursement and extravagance, and the likelihood that the added revenue would in time all be con-

sumed in current expenses, it would probably be willing to authorize an increase by special taxes for special purposes, if it could feel that the money would be devoted to such purposes and none other.

No Log-Rolling.

The levy is made dependent on fourteen members of the Board instead of on a unanimous vote, so that at no time in the future may any one member have it in his power to hold up a needed improvement in order to get a pet measure through. On the other hand the vote of fourteen members of the board should be conclusive evidence that the special tax is really a necessity.

The Board of Directors of the Association feels that such a measure will meet the need of more revenue and at the same time safeguard the taxpayers. It has had its attorney draft an amendment embodying the recommendations of its committee on public affairs, which the supervisors will be urged to submit to the public, instead of one providing a flat increase without designating the purposes for which the added revenue shall be used.

ASKS THE SUBMITTING OF THREE CHARTER CHANGES

Ten-Year Bonds, Public Tunnel Construction, and Garbage Tax Proposed by the Association.

Three proposals for charter amendments have been presented by the Merchants' Association to the Board of Supervisors. One is to enable property owners to pay for local street improvements by ten-year bonds if they do not wish to pay cash for them; another is to empower the Board of Supervisors to order the construction of tunnels, cisterns, subways and viaducts and the construction or laying of conduits, aqueducts, water mains or pipe lines, under the district assessment plan; and the third is to provide for a special sanitation tax to defray the cost of the collection and disposal of garbage, to maintain garbage incinerators and to provide for emergency sanitary measures.

The last named may be unnecessary if the Board of Supervisors should conclude to adopt the Association's plan for levying special taxes in excess of the dollar limit for specially defined purposes, as the sanitation tax is one of the purposes defined in the Association's suggestion.

At present the Board of Supervisors has these measures under consideration.

THANKS DUE TRAFFIC BUREAU FOR IMPROVED DELIVERIES

For the improvement in freight deliveries in the San Joaquin Valley, the people of the valley and the shippers of San Francisco are partly indebted to the Traffic Bureau of the Merchants Exchange as well as to the efforts of the Merchants' Association. It was a case in which needed help was forthcoming, and the assistance of the Traffic Bureau should not be overlooked.

LACK OF EFFICIENCY SHOWS ITSELF IN CITY'S BUILDING INSPECTION STAFF

Association's Bureau Compelled to Follow up Poor Work and Force Compliance with Specifications to Save the City Large Future Losses

Because of a lack of efficiency in the inspection service of the Bureau of Architecture, some of the public buildings now being erected in San Francisco under the eighteen-million-dollar bond issue have been found to contain serious defects of construction and equipment, which, if they had not been discovered and corrected through the inspection department of the Merchants' Association, would probably have necessitated expensive alterations and repairs long before such expenditures ought to be necessary. The Association has been making a long, uphill fight to raise the standard of efficiency in this part of the city service, and has accomplished a great deal toward preventing serious losses of strength and durability in buildings under construction, but it ought not to be compelled to expend so much time and energy righting a matter of administrative detail that should be made right by the Bureau of Architecture itself.

Some Good Inspectors.

This criticism is not directed against the work of all inspectors under the Bureau of Architecture. Some of them are efficient and capable men and the buildings they supervise will conform to contract, in essentials. But some of the inspectors in the Bureau of Architecture are careless in their methods and apparently ignorant of their duties, and if it were not for the Association's private Inspection Bureau the public interest would suffer seriously from lack of adequate oversight on the buildings that have been entrusted to their supervision.

On the part of some of these men there seems to be a manifest indisposition to hold contractors to a substantial performance of their contracts; and the tax-payers are going to lose money unless there is substantial compliance with every building agreement between the city and a contractor. In such cases the Merchants' Association has to take up the matter with the Acting City Architect or with the Board of Works, and for both the Acting City Architect and the Board, it must in fairness be said that they have always ordered corrections made wherever a defect was called to their attention. But corrections would be less often needed if the city inspector on the job always knew his business and always did it. Contractors would know what was required of them, would bid accordingly, and would make no trouble afterward about putting in what the city was paying for.

Sewer and Cistern Work Is Good.

That is an ideal toward which the Merchants' Association Bureau of Inspection has been working ever since it was organized, and it is realizing that ideal in some departments. The work on sewers and cisterns has been, in general, thoroughly well done thus far, thanks to the effectiveness of the City Engineer's inspecting staff, assisted by the inspectors for the Association, which latter force has supplemented and assisted the work of the city's men. A grade of inspectors in the city Bureau of Architecture that was all the way through the equal of

most of the men under the City Engineer, would insure good workmanship on all the buildings now being erected, but unfortunately the grade is far below. A few dismissals for being absent from the concrete mixer too many hours a day or for permitting contractors to substitute materials without authority would wonderfully brace up this staff.

A Bad Concrete Job.

The fire-proofing on the Denman Grammar School was an especially poor job of concrete work. The city inspector on this job has been frequently reported absent or in the contractor's shanty where he could not see the mixer. Dirty gravel was used, which greatly reduces the strength of the aggregate. The Association protested, and the gravel was washed, but the Inspection Bureau has had a long, hard fight to keep out too much sand, which weakens concrete. So much bad work has been allowed to pass on this job that when the finished concrete was inspected it was found soft and porous in many places. The Association called the attention of Commissioner Casey to the matter, and after he had made a personal visit to the building he ordered a lot of the fire-proofing torn out and replaced. This result was due to the work of the Merchants' Association, but although the building will be well protected by the specified kind and amount of concrete, the question still remains why the city should be paying an inspector that doesn't inspect.

The Association's engineer has reported to President Casey of the Board of Works that inspection has been particularly lax at the Sheridan, Lakeview, Denman, Garfield and McKinley schools. Specifying the results of this laxness, he says:

Some of the Facts.

"At the Sheridan the inspector allowed faulty roof tile to be laid without any protest. Furthermore these tiles had never been approved or accepted by the City Architect, and were inferior in grade to those specified, the difference in price being approximately \$1,000 for the job, and the difference in quality even greater. Also the interior and exterior plaster work was allowed to be completed and the contractor to leave the school before repairing many defective pieces of work."

"At the Lakeview school the roof tile was not in accordance with the specifications, both as to quality and make, and were delivered and laid without any protest from the inspector. The Board took a hand in the matter and ordered out a great quantity of tile, but the best of it was somewhat poor stuff. Also work was allowed to proceed on the exterior cement plaster, in which a foreign brand of cement was used. This cement, when tested for another school, gave only 82½ per cent of the required strength."

The same condition in regard to cement for exterior plaster was discovered after repeated complaints by the Bureau had caused tests to be made in the case of the McKinley school, and the engineer says:

"All of the exterior plaster work at that school has now been completed with a cement deficient in strength, owing to the negligence of the inspector in charge."

"At the Garfield work on the re-enforced concrete yard-wall was handled in a manner that did not comply with the plans and specifications, and

it was necessary to make several complaints to the City Architect before the defects could be corrected. The inspector on the job did not seem to care how the work went on."

Efforts at Substitution.

A strong effort has been made to substitute a system of automatic heating and ventilating control in the Spring Valley and Franklin schools that has not been demonstrated to be equal to the standard prescribed in the specifications, but it has been defeated thus far by the Merchants' Association. The contractor was about to put in a system costing about 40 per cent less, though no proposal was made to allow the city a discount from the contract price, when the Association's inspectors descended on the job and protested. The Association's bureau could only find one case where the system it was proposed to substitute had been installed and there it was not giving complete satisfaction.

It has been pointed out to the Board of Works that such a substitution can only be authorized by resolution of the Board of Works, and that the burden of proof is on the contractor to show that what he proposes to substitute is equal in quality to what he contracted to deliver. In this case the system contracted for has been abundantly tested, has been installed in a number of the schools in this city, and is working successfully, but the other is still experimental. On the Association's protest, and after consideration by the Board of Works, the permit to use the latter has been revoked. For this action thanks are due the Board.

Sheridan Roof Extensively Repaired.

As a result of the Association's action in causing final acceptance of the Sheridan School to be held up at the last minute on account of bad tiling on the roof, about 3,500 defective tiles have been replaced with good and Acting City Architect Fisher has ordered the relaying of almost as many more. Before this job is accepted, from 30 to 40 per cent of the roof will have been relaid at an expense to the sub-contractor that might have been saved if he had understood that the old happy-go-lucky practice of bidding on one thing and supplying something cheaper has been changed and that the taxpayers purpose to get what they pay for.

The "Handbook of Manufacturers In and About San Francisco," compiled and published by the Merchants' Association, is the only directory of its kind for this territory and contains information to be found nowhere else. Its index shows a list of 846 different products manufactured in this vicinity, by 1,398 manufacturing concerns, all of whose names and addresses are given. Copies of this book can still be obtained on application at the office of the Association at 15 cents each to members, and 25 cents for the first copy and 15 cents for each additional one, to non-members. The book is a valuable guide to exporters, importers and buyers.

FINAL STEPS TAKEN FOR LOWERING BEALE STREET

Owners Should Prepare to Excavate Their Lots to Grade While the Present Opportunity Lasts.

Final steps were taken by the Board of Supervisors on August 15th for the lowering of Beale Street grade. That date was set for hearing the only protest, the protest was overruled, and the "Review" is glad to announce that this very important public improvement is in a fair way to be executed at an early date.

The lowering of Beale Street grade is one of the most important of the year's undertakings of the Merchants' Association. It was the Association that suggested that the opportune time had arrived and that owing to the construction of the seawall in that part of the city and the chance it offered for a free dump, the work could be accomplished at about 50 per cent of what it would cost at a less favorable time. The Association petitioned the Board of Supervisors to take steps toward lowering the grade, pointing out the fact that it would open a large area of the city to industrial development and make valuable land out of what is now unavailable for industrial use, in addition to opening a new and badly needed thoroughfare to the Mail Docks, and the southern waterfront. Plans were drafted by the Association's engineer and submitted to the Board of Public Works, so that all would be in readiness for the prompt execution of a complete scheme. The advantages to property in that vicinity were pointed out to the real estate owners who would be affected by it, and with one exception they endorsed the proposal. The final action of the Board of Supervisors practically insures the success of the plan.

Property owners on Beale Street should prepare to excavate their lots to the official grade as soon as the lowering of the street grade is begun. They will probably be able to do it then at half or less than half what it will cost them when the free dump behind the seawall is filled in and no longer available. Several large industrial plants are preparing to go into this territory as soon as it is prepared for them, and those owners that take advantage of the approaching opportunity will undoubtedly find themselves largely the gainers by it.

FIRST CONTRACT LET FOR LAYING AUXILIARY MAINS

Costly Stocks of Merchandise in the New Retail District Will Receive Protection Early.

The contract for the installation of pipes for the auxiliary high pressure salt water fire protection system, for the district north of Market and east of Powell street, was let on July 23d. A committee of the Merchants' Association suggested that the first main be laid to Powell street and down Powell to Market, in order that costly stocks of merchandise in the newly-built retail section of the city might have protection as early as possible and that insurance premiums might be lowered. It was felt that the property owners that had rebuilt, and the merchants that had returned to the downtown section when rents were high and returns uncertain, were entitled to that much consideration, and the City Engineer's office willingly granted the Association's request.

HAS NOT TRIED TO COMPEL ANYBODY TO LIVE HERE

Association States Its Position in Regard to Inducing Employees to Move to This City.

Inquiries from Oakland have made it advisable for the Merchants' Association to state its position clearly on the subject of San Francisco residence for persons employed in this city. In a communication to the Merchants' Exchange of Oakland, the secretary for the Association says:

I beg to advise you that your letter of the 1st inst., calling attention to rumors of attempts by associations in San Francisco to require employees to reside in San Francisco as a condition of receiving and retaining employment, was submitted to the Board of Directors at its meeting yesterday. I am directed by the Board to advise you that the Merchants' Association of San Francisco has taken no part in any such movement and is not in sympathy with the idea.

There has been some agitation of this matter among a few of the improvement clubs, some of which have adopted resolutions asking the association to use its influence to have its members employ none but residents of San Francisco, but the directors of the Merchants' Association feel that the question has not been well considered from the standpoint of the general interest of a metropolis, and that more mature reflection will convince people that to compel residence in San Francisco under the circumstances would hardly be a proper policy for a city of this size to pursue.

WANTS PILES OF SWEEPINGS REMOVED MORE PROMPTLY

Street Cleaning is Generally Satisfactory Except for This Defect, Which Can Be Remedied.

The Merchants' Association is making an effort through the superintendent of the Street Cleaning Department to have the piles of dirt removed from the street after sweeping, before the refuse has time to blow back over the pavements and sidewalks.

When the work was done by contract the specifications provided that if the piles on any street cleaned during the daytime were not removed before 7 A. M. on the following day, the Board of Public Works must reject the entire area of the block or blocks upon which such piles were left standing; and if any piles from sweeping done by the machines at night were not removed before 8 A. M. on the following day, the entire area of such block or blocks must be rejected.

The street sweeping throughout the city seems to be satisfactory except in this particular, and if this matter were remedied there would probably be little cause for complaint.

ASKS THAT A FOUNTAIN BE PLACED IN UNION SQUARE

There is need of more drinking fountains in San Francisco and the Merchants' Association has suggested to the Superintendent of Parks and Squares that one should be installed in Union Square. Fountains can now be procured that are sanitary, as they do not involve the use of public drinking cups; those desiring to drink merely pressing a lever which turns on the water, and then drinking from a running stream flowing in a convenient position. The Superintendent of Parks and Squares has approved the suggestion and it is likely that in a short

time at least one such fountain will be supplied. If it should be, it is to be hoped that it will serve as an object lesson to the city at large so that more will be provided for other localities.

TO SAVE BAGGAGE FROM FAKE TRANSFER AGENTS

Association Asks River Lines to Have Their Pursers Made Agents for Responsible Companies.

To furnish needed security for the baggage of visitors arriving on river steamers, the Merchants' Association is endeavoring to induce all river lines operating in and out of San Francisco to adopt the method of having the purser take baggage checks for passengers and turn them over to some responsible transfer company. This action has been prompted by complaints received at this office of trunks plundered while in the hands of irresponsible parties acting as transfer men and soliciting business on the wharves where the river boats dock.

In one case, that of a prominent San Francisco attorney, a baggage check was given to a solicitor on the wharf and when the owner next saw his trunk it had been opened and robbed of fifty dollars worth of property. As it had passed through the hands of at least six people in the meantime, there was no way to fix criminal responsibility, and as the solicitor owned neither teams nor other tangible property, civil responsibility, for all practical purposes, did not exist.

By having pursers act as agents for responsible transfer companies, and having all other solicitors kept off the boats and docks, travellers will be well protected, unless they choose to trust their property to impostors on the street. The matter is an important one, inasmuch as a stranger's impression of a city is not apt to be made pleasanter if he loses his baggage on arrival.

SAN FRANCISCO WINS PRAISE AS A CLEANLY COMMUNITY

Instead of the plague episode having passed out of the public mind and left no permanent impression, as many persons seem to suppose, it appears to have made a salutary change in the habits of the people of this city that will be of the greatest advantage from a sanitary standpoint, and that has already raised the standard of cleanliness in San Francisco. In a recent report to the United States Public Health and Marine Hospital Service, Dr. G. M. Converse, acting assistant surgeon, says:

About the beginning of May the city authorities appointed inspectors to serve under the orders of the United States Public Health and Marine Hospital Service, but paid out of city funds. With these inspectors it has been possible to begin a systematic reinspection of all premises in the city. The result of this reinspection seems to show that the people have learned a lesson of cleanliness. It is fully a year and a half since systematic inspection of premises has been possible, and in spite of that fact the reports from all sections as to cleanliness of premises and the proper disposal of refuse are very nearly as good today as they were then.

Inasmuch as this statement is contained in the government's public health reports, which are issued weekly and go to sanitarians all over the world, it is a subject for public congratulation that San Francisco has received such a certificate of sanitary good conduct. It is more than doubtful if New Orleans could make as good a showing.

NEW CLUB FOR MERCHANTS AND OTHER BUSINESS MEN

"Commercial" Will Open Fine Quarters on Top Floor of the Merchants Exchange Building.

San Francisco is soon to be supplied with something it has long needed—a common attractive meeting place for business men down town in the heart of the commercial district. The Merchants' Club is about to change its name to the San Francisco Commercial Club and open new quarters on the top story of the Merchants' Exchange building, where it will have almost the entire floor.

The club will open its doors to the membership of all the commercial organizations in the city, and everybody eligible should take advantage of the opportunity to create a popular rendezvous for commercial San Francisco.

The new quarters will be particularly attractive, inasmuch as they will command an unequalled panorama of the bay. For the first time all merchants will have a chance to take out-of-town visitors to luncheon where they can be shown what a beautiful and commanding position this city occupies.

The new departure should bring a thousand members to the Commercial Club by the time it is ready to open its doors. The president of the Merchants' Association has been authorized by the board of directors to join with the presidents of the other commercial bodies in an endorsement of the club's invitation to the members of all commercial organizations who do not already belong to the club to join it.

TEN-YEAR BONDING PLAN OF GREAT VALUE TO THE CITY

Would Make Street Improvements Possible Immediately That Otherwise Could Not Be Made for Years.

One of the most important and valuable changes ever suggested for the charter of San Francisco is the Merchants' Association's proposed amendment providing for ten-year local improvement bonds, which has been described at length in previous numbers of the "Review." This amendment would make possible, immediately, street improvements that without it would not be made for years, as it would enable property owners to pay for the work in installments spread over a decade, if they so desired.

Unfortunately, opposition of a sort particularly hard to deal with has arisen. It is not based upon objections to the policy or principle of the amendment, but takes the form of indifference to it because it is "too long."

It was necessary to make the measure long in order to have a practicable method that would be safe from abuse. Every consideration was given, in drafting it, to all sides of the matter and to all possible objections that might arise. Similar measures in other cities were consulted in order to get the benefit of experience elsewhere and give San Francisco the best features of such laws. The result will be more than satisfactory if the people will adopt the innovation. They will find that, long as the amendment may be, it has been drawn for their benefit and for the benefit of San Francisco. They need not fear it. The Merchants' Association has never offered anything detrimental to San Francisco yet.

OTHER CLEARINGS DECLINE: THIS CITY'S SHOW INCREASE

As Usual, San Francisco's Total Exceeds That of All Other Coast Cities Combined.

For the week ending August 18th, San Francisco's bank clearings showed an increase of 6.5 per cent over those for the corresponding week of last year. (When there was less complaint of dullness), while the clearings of New York, Chicago, Boston, New Orleans, Los Angeles and Seattle indicated declines. As usual, San Francisco's clearings were comfortably in excess of the combined clearings of Los Angeles, Portland, Ore., Seattle and Tacoma. Here are the figures:

San Francisco	\$43,226,000
Los Angeles	\$13,409,000
Seattle	11,269,000
Portland, Ore.....	9,921,000
Tacoma	5,883,000
Total	\$40,482,000

San Francisco's EXCESS.....\$ 2,744,000
For San Francisco the clearings were very nearly three times those of New Orleans, which were \$14,631,000.

Somebody must be doing business at the old stand. Why complain?

Census figures for San Francisco have not yet been made public, but they will probably be between 420,000 and 450,000—an undoubted gain over the population figure at any time before the fire. The city has passed the point of development it had reached in April, 1906.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
Robert S. Atkins	
BYRON MAUZY	Treasurer
E. MAUZY	Finance Company
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN, JR.	Boardman Bros. & Co.
W. D. FENNIMORE	Cal. Oil & Coal Co.
HARTLAND LAW	Law Company
C. K. MCINTOSH	S. F. National Bank
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MAXLEY	Commercial Representative
FRANK M. TOOO	Editor Review

STANDING COMMITTEES.

Public Affairs.

GEORGE C. BOARDMAN, JR., Chairman	BYRON MAUZY
R. H. SWAYNE	W. D. FENNIMORE

Publicity and Promotion.

A. W. SCOTT, JR., Chairman	JOSEPH SLOSS
R. S. ATKINS	HARTLAND LAW

Trade and Finance.

W. D. FENNIMORE, Chairman	GUSTAVE BRENNER
C. K. MCINTOSH	EUGENE J. BATES

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	Engineer in Charge
D. A. HIGGINS	Financial Secretary and Auditor

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen	405 Clunie Bldg.
Brace, H. M.	Chronicle Bldg.
Barrow, Wade, Guthrie & Co.	310 Sansome
Idolge, Wm.	255 California
Lester Herlick & Herlick	Merchants Exchange Bldg.
Lomax, W. B.	Chronicle Bldg.

McLaren, Goode & Co.

Price, Waterhouse & Co.	310 Sansome
Rowe, C. W.	Room 247, 268 Market
Tuckstell, John R.	Claus Spreckels Bldg.
Walker & Cooper	255 California

ACCOUNTANTS AND AUDITORS.

Hertz, Louis	149 California
--------------------	----------------

ACETYLENE GAS GENERATORS.

Bullard, E. D.	Rooms 221-223, 268 Mkt.
---------------------	-------------------------

ADVERTISING.

Cooper, F. J.	13 Montgomery
Green, J. Chas. Co.	Stevenson and Clinton Park
Johnston-Dienstag-Ayers	130 Kearny
Scottford, F. E.	Humboldt Bank Bldg.
Walker Advertising Agency	Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
AMENITY.	
The Peters Cartridge Co.	608 Howard

ARCHITECTS.

Barth, Hermann	12 Geary
Burnham, D. H. & Co.	Merchants Ex
Colley, C. J.	Pacific Bldg.
Curlett, Wm.	Phelan Bldg.
Dutton, L. B.	Chronicle Bldg.
Holmes, Edward L.	338 Pico
Leonard, Jos. A.	903 Phelan Bldg.
McDougall Bros.	353 Russ Bldg.
Meussdorffer, C. A.	Humboldt Bank Bldg.

Meyer, Fred & H. Humboldt Bank Bldg.
Meyers, Henry H. 1201 Kohl Bldg.
Mooser, Wm. Union Trust Bldg.
Reid Bros. Claus Spreckels Bldg.

ARCHITECTURAL TERRA COTTA.

Gladding, McBean & Co. 121 Crocker Bldg.
Lowe, J. W. 7 Spear

ART GLASS.

California Art Glass B. & C. Works.
Camp, S. & G. Co. 246 Post

ART GOODS.

Gump, S. & G. Co. 246 Post
Santorn, 753 Mission
Schneider Bros. 1218 Sutter
Vickery, Atkins & Torrey. 505 Sutter

ARTISTIAN WELLS.

Lowe, J. W. 7 Spear

ARTESIAN WELL TOOLS.

American Tool Works. 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.

Johns, H. W. Manville Co. 127 New Montgomery

ATTORNEYS-AT-LAW.

Bancroft, 429 Phelan Bldg.
Bakeman, T. Z. 429 Phelan Bldg.
Feigenbaum, Sanford, Merch. Ex. Bldg.
Frank, Nathan H. 11 Union Trust Bldg.
Heller, S. S. Union Trust Bldg.
Houghton & Houghton, Merchants Ex.
Hutchinson & Hutchinson, Call Bldg.
Kellogg, Sheldon G. Crocker Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kierulff, T. G. Foxcroft Bldg.
Little, Allen L. Union Trust Bldg.
McNab, Gavin 310 Sansone
Nelson, 1208 Metropolitan Bldg.
McCutcheon, Edw. J. Merchants Ex.
Morrison, Cope & Brobeck, 429 Phelan Bldg.
Naylor & Riebling, 429 Sheldon Bldg.
Page, Chas., 1111 Merchants Ex. Bldg.
Paxton, Edgar D. 429 Phelan Bldg.
Pulman, Osmond 519 Union Trust Bldg.
Schellene, S. C. 417 Montgomery
Son, Chas. A. 337 Mission
Smith, Sidney 1236 Merchants Ex.
Thomas, Geralt, Frick & Beedy, 310 Sansone
Wilson, Montford S. Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wolf, E. Myron 11 Union Trust Bldg.
Wright, Allen G. 1018 Mills Bldg.
Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 473 Valencia

AUTOMOBILES.

Canning & Winton Auto Co. 300 Golden Gate
Leavitt, J. W. Co. 300 Golden Gate
Pierce-Motor Car Co. 380 Golden Gate
Pierce-Arrow Sales Co. 330 Van Ness Ave.
Pioneer Automobile Co. 724 Golden Gate
Smith, A. J. 310 Van Ness Ave.
Winton Motor Carriage Co. 300 Van Ness Ave.

AUTO-LEASERS AND TAXICABS.

Also Taxicab Co. 360 Golden Gate

CHANDLERS.

Chanalar & Lyon Motor Supply Co. 501 Golden Gate

BAGS, BALE ROPE & BURLAP.

Bemla Bros. Bag Co. Sansone & Vallejo
Luzansky, H. Bag Co. 402 Battery
Schmidt, John 119 Drumm

BAKERIES.

California Baking Co. Eddy & Fillmore
Young & Swain Baking Co. 1433 Devlan.

BANKS AND BANKERS.

American National Bank. 427 California
Anglo and London-Paris National Bank. Sansone and Sutter
Bank of California. 16th & Mission
Bank of California National Assn. 552 Montgomery
Bank of Italy. 552 Montgomery
Batchelder, Geo. A. 119 Drumm
Canadian Bank of Commerce. 16th & Mission
California & Sansone
Central Trust & Savings Bank. 16th & Mission
Crocker Nat. Bk. of S. F. Post & Mt.
Donohoe-Kelly Banking Co. 100 Mt.
French-American Bank & Savings. 108 Sutter
German S. & L. Society. 526 California
Hibernia S. & L. Soc. McAlister & Jones
Humboldt Savings Bank. 785 Market
International Bank of C. Mills Bldg.
Italian-American Bank & Saco. 100 Mt.
Marine Trust and Savings Bank. 100 Mt.
Mechanics Savings Bank. 100 Market
Mercantile National Bank. 464 Cal.
Meyer, Daniel. 16th & Mission
Mission Bank. The 16th & Julian Ave.
Mission Savings Bank. Valencia & 16th
Mutual Savings Bank. 100 Mt.
Russo-Chinese Bank. 417 Montgomery
Rollins, L. H. & Son. 100 Mt.
Savings and Loan Society. 101 Mont.
Savings Union Bank of S. F. 100 Mt.
San Francisco National Bank. 450 California
Seaboard National Bank. 101 Market

Security Savings Bank 316 Montgomery
Swiss American Bank. 12 Sansone
Wells-Fargo-Nevada National Bank.
of San Francisco Union Trust Bldg.
Western National Bank of San Francisco. Powell & Market
Yokohama Specie Bank. 415 Sansone

BARRIERS SUPPLIES.

Deckelmann Bros. 162 Turk

BEER BOTTLERS.

Blue and Gold Bottling Co. 2745 16th
Fredericksburg Bot. Co. 18th & Ala.
Rupp, John & Son. Elgin & Townsend

BELTING-CUTTON.

Scandinavian Belting Co. The. 11 Fremont

BELTING-LEATHER.

Cook, H. N. Belting Co. 317 Howard
Degen Belting Co. L. P. 260 Mission
Heins, Alex. Belting Co. 2413 Harrison
Smith, Mill & Mine Supply Co. 505 Mission

BOILER WORKS.

Eureka Boiler Works. 57-59 Mission
Keystone Boiler Wks. Main & Folsom

BOLT MANUFACTURERS.

Payne's Bolt Works. 133 Howard

BOOK BINDERS.

Hicks-Judd Co. The. 53 First
Milroy, F. Co. 251 Bush
Phillips, Wm. R. Co. 714 Sansone

BOOKS AND STATIONERY.

Cunningham, Curtiss & Welch. 565 Mkt.
Elder, Paul. 239 Grant Ave.
San Francisco New Co. 747 Howard
Whitaker & Ray-Wiggin Co. 170 Mission

BOOTS AND SHOES RETAIL.

Him, F. L. 156 Powell
Koenig Shoe Co. 124 Flood Bldg.
Philadelphia Shoe Co. 825 Market
Rosenbaum Bros. 343 Kenny
Schuchman, 154 Second
Royal Shoe Co. 738 Market
Sommer & Kaufman. 119 Grant Ave.
W. H. H. 160 Millmore

BOOTS AND SHOES WHOLESALE.

Cahn, Nickelsburg & Co. 727 Mission
Nolan-Carl Shoe Co. 727 Mission
United Workmen's Boot & Shoe Co. 154 Second
Williams-Marvin Co. Battery & Bush
Young, Geo. H. Inc. 207 Second

BOX FACTORIES.

California Pine Box and Lumber Co.
Korbel Box Factory. 2014 Bryant
Pacific Box Factory.

BREWERS.

Albion Ale & Porter Brewery. 434 O'Farrell
Hibernia Brewery. 1241 Howard
Union Brewing & Maltng Co. 125 King
Eighteenth & Florida

BREWERS AGENTS.

Olympia Beer Co. 1123 Sansone

BREWERS AND BOTTLERS SUP.

Haner Schwellitzer Co. 660 Sacramento

BROKERS CUSTOM HOUSE.

Bunker, C. D. & Co. 544 Sansone
Hohwiesner, C. & Co. 511 Wash.
Mayhew, F. E. & Co. Battery & Wash.
Matton & Co. 516 Battery
Swaine, Hoyt & Co. 412 Battery

BROKERS DRUG.

Serwe & Prlen Co. Fremont & Mission

BROKERS MERCHANDISE AND GENERAL.

Booth, F. E. 91 Drumm
Duval, W. M. & Co. 112 Market
Mallard & Schmiedel. 207 Front
Page Bros. 414 Montgomery

BROKERS STOCK, BOND, GRAIN AND OIL.

Barth, J. & Co. 480 California
Carr, J. 37 Drumm
Girvin & Byrne. Merchants Ex. Bldg.
Politzer, Alex. 619 California
Pulitzer, Jos. B. 333 Bush

BUILDING AND LOAN ASSOCIATIONS.

Continental B. & L. Association. 100 Mt.
Market, Golden Gate & Taylor
Pacific States Savings & Loan Company. 669 California

BUILDING CONSTRUCTION.

Hicks Co. Lewis A. Humboldt Bk. Bldg.

BUILDING MATERIALS AND SUP.

Holden-Dempsey Co. 126 W. Mission
Levy, Oscar S. 15 Second
Lilly & Thurgood. 82 Second
Waterhouse & Price Co. 59 Third

BUTCHERS.

Bacus, R. T. 1418t & Shrader
Rayle-Lacoste & Co. California Market
Clayburgh & George. 333 Kearny

Herman, Benj. & Son. Bush & Franklin
Lessor Bros. Co. 377 Market
Levy, Schwellitzer & Co. 126 Fifth
Meyers, J. & Co. California Market
Miller & Lux. 316 Larkin
Merchants Exchange Bldg.
Batek, F. & Co. 316 Larkin
Roberts, W. F. 2849 California

BUTHERS SUPPLIES.

Enterprise Butchers Supply Co. 1035 Mission
Pae, Butchers Sup. Co. 211-216 Fourth

CAN MANUFACTURERS.

American Can Co. 10th floor, Mills Bldg.

CANNED GOODS.

Cal. Canneren Co. 18th & Minnesota
Cal. Fruit Canners Assn. 120 Market
Golden State Apparatus Co. 14 Calif
Hunt Bros. Co. 112 Market
Spanish-American Food Co. 180 Erie

CAPITALISTS.

Bishop, Chas. R. 10th & Clunie Bldg.
Britton, N. J. Union League Bldg.
Dean, W. R. 995 Kohl Bldg.
Dugler, Edward. 61st & Market
Fontana, Mark J. 120 Market
Kopkins, E. W. 354 Pine
Mackay, Charles. H. New York City
Marion, Walter S. First Nat. Bank Bldg.
Moore, A. A. Jr. 16 Second
Payot, Henry. 255 Ellis
Phelan, James D. 114 Kohl Bldg.
Rane, Geo. M. Albany Bldg. Oakland
Spring Valley Water Co. 375 Sutter
Thomas, H. 285 Market
Thompson, R. B. Estate Co.
Whitney Estate Co. 117 Geary

CARBONADE AND GRINDING MACHINERY.

Ward, Fred, & Son. First & Howard

CARPENTERS AND BUILDERS.

Robinson & Gillespie. 1651 Sutter
Murray, S. C. 1225 6th St.

CARPETS.

Hulse-Bradford Co. 386 Mission
Walter, D. N. & R. Co. Stockton and O'Farrell

CARPET CLEANING WORKS.

Spaulding, J. & Co. 353 Tehama

CARRIAGE COMPANIES.

St. Francis Carriage Co. B'way & Polk

CARRIAGE AND BUGGY MANUFACTURERS.

Grave, R. & Co. 732 Brannan
Larkins & Co. 276 Guerrero
Schneider, H. B. & Co. 122 Spear
Studebaker Bros. Mfg. Co. Mission & Beale
Wertsch Co. Wm. 21 Page

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T. 165 California
Lamson Consolidated Store Service Co. 1405 Claus Spreckels Bldg.

CASH REGISTERS.

Autographic Register Co. of S. F. 38 Clementina
National Cash Register Co. 1040 Market

CEMENT MANUFACTURERS.

Pacific Portland Cement Co. Con. 100 Pacific Bldg.

CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet Cemetery 100th & Grant Bldg.

CHAIR MANUFACTURERS.

Heywood Bros. & Wakefield Co. 725 Howard

CHAMPAGNE.

Greenway, K. M. 383 Kohl Bldg.

CHEMICALS INDUSTRIAL.

Braun-Knecht-Helman Co. 576 Mission

CHEMISTS.

Curtis, J. M. & Son. 108 Front

CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 910 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.

Rutler, Geo. E. 356 California
Vente, Louis. 6 California

CHIMNEYS AND CHIMNEY PIPE.

Clawson, L. E. Inc. 39 Taylor

CHURCH GOODS.

O'Connor Co. Inc. The. 39 Taylor

CIGAR AND TOBACCO DEALERS.

Blackwell, M. & Co. 201 Montgomery
Bryce, Chas. & Sugar. 131 Front
Ehrman Bros. & Co. 131 Front
Gunt, M. A. & Co. California & Front
Heller, H. & Co. 325 Davis
Jadell, H. L. & Co. 20 Front
Lange & Co. 20 Front
Ordenstein, Max. 2131 Devanadero
Pollak, Arnold. 412 Merchants Ex. Bldg.
Willard Bros. 161 Battery
Wolf, Edward. Co. 161 California

CIGARETTE MANUFACTURERS.

Bollman, John, Co. Battery & Commercial

CIGAR DISTRIBUTION.

Well, Wm. M. 27 Stevenson

CLARK AND SUT HOUSES.

Callenau, Armand, Inc. Grant Ave. & Geary
Golden Gate Clock & Suit Co. 1062 Market
H. Brunner, L. 923 Market
Hoyt, Wm. C. 114 Sansone
Ranshoff, L. 230 Post

CLOTHIERS.

Atkins, Robert S. 165 Sutter
Berger, Nat. 156 Market
Heger, Sam. 156 Market
Brown Bros. & Co. 654 Market
Carroll & Tilton Co. 153 Market
Frank Bros. 101 Market
Golding, 45 Front
Hoskins Clothing Co. Post & Grant Ave.
Heller, C. & Co. 10 Kearny
Hirsch Bros. 150 Kearny
Kellou, Chas. & Co. 150 Kearny
Lafont, Alfred, & Co. Kearny & Post
Lyons, Henry, & Sons. 122 Kearny
Paxson & Co. Kearny & Sutter
Raphan, J. W. Foxcroft Bldg.
Rosen, Bro. 150 Kearny
Stratton, H. C. C. Co. 136 Geary
Wood, S. N. & Co. 4th & Market

CLOTHING-WHOLESALE.

Alexander & Dangelinger. 124 Sansone
Heller, C. & Co. 10 Kearny
Straus, Louis 655 Mission

COAL DEALERS.

Allen, Chas. Bk. of Sav. Bldg. Oakland
Campbell, R. & Co. Second & Grand
Fritch, George, Co. 200 E. 14th Bldg.
Greenberg, A. H. 1409 Ellis
Lewald, Sanford G. Co. 202 O'Farrell
Norton, Thomas, & Son. 500 Eddy
Oregon Coal & Navigation Co. 24 Mkt.
Rosenfeld's Sons, John. 100 Mt. E.
Stafford, W. G. & Co. 214 East
Western Fuel Co. 430 California

CODFISH DEALERS.

Alaska Codfish Co. 10 Main
Union Fish Co. Clay and East

COLLECTION AGENCIES.

Curtin, D. A. 601 Monadnock Bldg.
Meredith, J. B. 601 Monadnock Bldg.
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.

Allison & Co. 134 Washington
Armstrong, J. K. & Co. 627 Howard
Atchison, B. M. & Co. 2550 Sacramento
Barnes, J. & Co. 100 Front
Botto, N. & Co. 303 Washington
Camponedolo & Burns. 105 Wash.
Collins, Thos. W. & Co. 34 Davis
Cutter, E. P. Co. 608 Merchants Ex.
Detels, M. F. Co. 209 California
Hodge, Sonney Co. 40 Spear
Draz, Francis & Co. 412 Battery
Brumel-Hansen Co. 328 Drumm
Koch, Hans. 310 Front
Gall, A. Fruit Co. 298 Washington
Harcis Bros. & Alken. 116 Washington
Harris, D. & Co. 310 Front
Hammar & Co. 310 Front
Higgins Bros. Co. 317 Drumm
Hirsch, Fred & Co. 310 Front
Hopkins, L. J. Co. 419 Front
Hyman Bros. Co. 317 Kohl Bldg.
Jacob & Mack. 317 Drumm
Jacobson, Reimers & Co. 304 Davis
Jadell, H. L. Co. 225 Washington
Jones & Pettigrew. 120 Market
Kittle, H. de W. Union Trust Bldg.
Landaberger & Son. 317 Drumm
Leist, C. H. Co. 310 Front
Lewis-Simas-Jones Co. 429 Davis
Levy, A. J. & Zentner Co. 310 Front

Wagner & Washington
Mitchell & Goodrich. 124 S. Washington
Morris Bros. Co. 51 Drumm
Norton, Teller Co. 130 Front
Phillips M. & Co. 9 Main
Ronsell & Davidson. 41 Front
Sanford, Fred & Co. 310 Front
Santana, L. & Co. 101 Washington
Schwarz Bros. 701 Union Trust Bldg.
Shaw, Wm. & Co. 310 Front
Southern Pac. Mill Co. Royal Ins. Bldg.
Van Huse & Co. 400 Davis
Wells, Wm. & Co. 340 Davis
Welsh & Co. 224 Drumm
Wells, Wm. & Co. 224 California
West & West. 310 Front
Wetmore Bros. 450 Front
Whitney, C. E. & Co. 320 Market
Wolfe, Wm. & Co. 245 Drumm
Wolf, Max & Co. 421 Front

Connor, John 420 California
Drennon, W. A. 604 Merchants' Bldg.
Duncan & Heisch 316 Sansome
Fireman's Fund Ins. Co.
Insurance Co. of N. A. 312 Sansome
Liverpool & London & Globe Ins. Co.
London Assurance Corporation
London & Lancashire Fire Ins. Co.
Macdonald & Miles 310 California
McNear & Wayne
Nelson, Arthur G. & Co. 123 Leidesdorf
New Zealand Ins. Co. 312 California
Palmer & Hewitt 130 California
Patterson, Edw. E. 518 Sacramento
Pioneer Ins. Co. 314 California
Rosenthal, Louis 315 California
Royal Ins. Co. 312 Sansome
Springfield Fire & Marine Ins. Co.
Stavel, C. J. 136 Leidesdorf
Wood, C. 211 Sansome

INSURANCE-LIFE.
Dundas, Wm. A. Asst. Vice-Pres. Western
States Life Ins. Co.
Kilgarriff & Benner Post & Grant Ave.
Pacific Mutual Life Ins. Co.
West Coast Life Ins. Co. 348 Pine

INSURANCE-FIRE.
Pacific Surety Co. First Nat. Bank Bldg.

INVESTMENTS.
Jennings, Rufus P. Merchants' Bldg.

INVESTMENT SECURITIES.
Browne-Walker-Simmons Co.
Crocker Bldg.

IRON, ORNAMENTAL.
Sartorius Co. Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works
Morton & Hedley 215 Harrison
Union Iron Works, Hooker & Lott Bldg.
Valcan Iron Works 604 Mission

IRON AND STEEL MERCHANTS.
Burger & Carter Co. 604 Mission
Burger & Huddell 615 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Marsh G. T. & Co. Powell & Post
Solomon, C. Jr. 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. 114 Sansome

JEWELERS-RETAIL.
Andrews, A. 50 Kearny
Baldwin, Jewell C. 229 Kearny
Gleichen, Louis A. 222 Kearny
Glimmermann, W. 818 Market
Hammersmith & Co. 218 Post
Hirschman & Co. 220 Grant Ave.
Jensen, A. 756 Market
Kader & Co. 717 Market
Shreve & Co. Grant Ave. & Post
Sorensen, James A. & Co. 715 Market

JEWELERS-WHOLESALE.
Abrams, Henry M. Co. 717 Market
California Jewelry Co. 224 Grant Ave.
Carran & Green 112 Kearny
Dinkelspiel, J. S. 150 Post
Dorner-Hartley Co. 218 Post
Eisenberg, A. & Co. Post & Kearny
Greenwald, Geo. & Co. 160 Post
Hall, A. L. & Son 150 Post
Judd, Alphonse Co. 704 Market
Lehrberger, J. S. & Co. 704 Market
Mayer & Weinshenker 717 Market
Nordman Bros. 150 Post
Schussler, M. & Co. 704 Market

JEWELERS SUPPLIES.
Muhs & Loebbaum Co. 114 Kearny

KNITTED GOODS.
Pfeister, J. H. Knitting Co. 729 Market
Gantner & Mott 729 Market

LADIES' FURNISHING GOODS.
A. Crocker & Co. 21 Sansome
Davis, Schonwaser & Co.
Grant Ave. & Sutter
Magnin, L. & Co. Grant Ave. & Sutter
Newbauer Bros. 31 Battery
Schwartz & Goodman 379 Market
Paragon, Thos. Grant Ave. & Geary

LADIES' TAILORS.
Flamm, G. 140 Geary

LAMPS.
Boesch Lamp Co. 1126 Mission
Rouer Lamp Reflector & Electric Sign Co. 528 Gough

LAUNDRIES.
La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co.
National Laundry Co. 3544 Eighth St.
San Francisco Laundry 1408 Turk
Troy Star Laundry 386 Elgin

LAUNDRY MACHINERY.
Tray Laundry Mach. Co. 313 Mission
Western Laundry Machinery Co.
Fremont

LAW BOOK PUBLISHERS.
Bancroft-Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.
Goslinkey & Co. 747 Sansome
Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams Co. 431 Battery
Harbath & Jensen 321 Washington
Kaufmann, Davidson & Samuel 137 Clay

LIME AND CEMENT.
Cowell, Henry, & Co. 9 Main
Holmes Lime Co. 704 Market

LITHOGRAPHERS.
Britton & Rey 560 Sacramento
California Lithograph Co., Inc.
Galloway Lithograph Co. 513 Howard
Olsen, O. E. Lithograph Co. 330 Jackson
Schmidt Lithograph Co. 214 & Bryant
Union Lithograph Co. 741 Harrison

LIQUOR STABLES.
Clemens, C. J. 316 Fulton
Kelly, Thomas, & Sons 1629 Pine
Pease, E. L. 189 O'Farrell

LUMBER DEALERS.
Acme Lumber Co. 1014 Crocker Bldg.
Casper Lumber Co. 830 Kohl Bldg.
Collins, Geo. H. 502 California
Connelley 240 N. San Jose
Dodge, E. J. & Co. 16 California
Doherty & Carson Co. Merchants' Bldg.
Ford, Chas. E. 314 California
Gray's Harbor Commercial Co.
Foot of Third St.

Greenwood Lumber Co. 901 Alaska Commercial Bldg.
Hammond Lumber Co. 260 California
Hibb, E. A. Co. 509 Sansome
Hobbs-Wall & Co. 112 Kearny
Hooper, C. A. & Co. Balboa Bldg.
Hooper, F. W. 110 Howard
Howard, E. A. & Co. 30 Howard
Hume, G. W. & Co. 713 Marvin Bldg.
Indenstedt 112 Kearny
Mutual Savings Bank Bldg.
Kraus, J. S. Twenty-third & Shotwell
Kyer, Adm. 300 Decker
Pacific Lumber Co. 216 Pine
Pope & Talbot Foot of Third St.
R. H. Black 112 Kearny
Schouten, J. W. & Co. 735 Bryant
Sourmont & Elliot 142 Townsend
Simpson, W. C. 112 Kearny
Slade, S. E. Lumber Co. 112 Market
Stable, John F. 112 Market
Stanishuk Crocker Bldg.
Tacoma Mill Co. 310 Sansome
Templeman 42 Market
Truckee Lumber Co.
First National Bank Bldg.
Union Crocker Bldg.
Van Arsdale-Harris Lumber Co.
Fifth & Brannan

Wendling 112 Kearny
White, L. E. Co. Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.
California Hydraulic Engineering Co.
523 Market
California Tool Works 181 Beale
Compressed Air Machinery
Jessie & Eckert
Cyclops Iron Works 223 Main
Egan, C. H. & Co. 218 Post
Garratt, W. T. Co. Fremont & Natoma
Henshaw-Pulley Co. 19 Fremont
Lewis Machinery
Marshall-Newell Supply Co. 146 Stuart
Marwedel, C. W. 266 Ninth
Moore & Gottfried Co. 99 Main
Moore, Chas. C. & Co. 99 Main
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W. & Sons 313 Palace
Phoenix Tool & Valve Co. 218 Spear
Pierion, Roeding & Co. 246 Market
Rix Compressed Air & Drill Co.
Union Iron Works Co. 320 Market
Western Tool & Supply Co.
562 Howard
Young, A. L. Machinery Co. 28 Fremont

MACHINERY MANUFACTURERS.
Spivakov, C. R. Co. 958 Bryant
Podesta, L. R. 612 Washington

MANIFOLDING BOOKS.
Johnston, L. A. Salesman Pacific
Manifold Book Co.
218 Main
MAYNERS, GRATES AND TILES.
Mangrum & Otter 561 Mission

MANUFACTURERS' AGENTS.
Alden, S. F. & Co. 560 Crocker Bldg.
Coates, A. H. 876 Mission
Freer, Barr W. 717 Market
French & Linforth, Wells Fargo Bldg.
Hugbush & Merten 64 Van Ness
Luscombe & Inance 32 Battery
Maywell 46 Market
McLeod Mercantile 325 Bush
Morgan & Allen Co. 150 Post
Rohlfson E. & Co. Third St.
Salch, Geo. C. 743 Mission
Skeggs, P. M. 609 Mission
Simonds, S. E. Co. 114 Sansome

MARBLE WORKS.
Musto, Jos. Sons-Kennan Co. Point
San Francisco

MATTRESSES AND UPHOLSTERY.
Cleese, John P. Co. 18th & York
Crecent Feather Co. 19th & Harrison
Hoey, John Rhode Island & Alameda

MEN'S FURNISHING GOODS.
Bullock & Jones Post & Kearny
Clurt, Peabody & Co. 826 Howard
Ellis, Milton & Co. 7 Stockton
Gory & Cunningham 11 Market
Greenebaum, Well & Mellich
Hansen & Erick 710 Mission
Hunt, C. H. 222 Montgomery
Neustadter Bros. First & Mission
Rogerson, J. C. 1017 Valencia
Toggerly, The 11 Montgomery

MERCHANT TAILORS.
Bernstein, Sam. 180 Sutter
Bryant, John 212 Kearny
Grawall, W. L. Co. 704 Market
Jacobi, J. M. & Co. Sutter & Montg.
Lyons, Wm. Co. 218 Kearny
Martin Bros. Humboldt Bank Bldg.
Reid, J. & Son 832 Market
St. Henry Co. 642 Market
Ulrich, J. A. 45 Kearny
Valentine, H. 189 O'Farrell
Williams & Rye Co. 134 Second

METAL WORKS.
Finn, John, Metal Works 324 Second
Pacific Metal Works 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.
Columbia Dairy Co. 237 Franklin
Jersey Farm Co. 436 Elgin
Standard Milk Co. 3201 Sixteenth

MILINERY.
Butler-Schultz 731 Market
Hitz & Landt 883 Market
Holm & Nathan 56 Third
Kearny 218 Kearny
Spencer & Mitau 930 Market
Wolf, J. W. 32 Grant Ave.

MINERAL WATERS.
Eggers, Chas. & Co. 118 Eureka
Shasta 14 Brannan
Union Seltzer Water Co. 385 Ninth
Witter Medical Springs Co. Room
411, Washington 14 Brannan & Ellis

MIXING COMPANIES.
Alaska Trendwell Mfg. Co. Mills Bldg.
Bourn, W. B. 2650 Webster
Ryalston, W. C. 201 Sansome

MIXING MACHINERY.
Hendy, Joshua, Iron Works. 75 Fremont

MOTORCYCLES.
Hopkins, C. C. 759 Gough

MULTIGRAPHING.
Multigraph Publishing Co. 818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.
Heinemann, H. M. 1655 Bush
Samter, L. & Sons 758 Mission
NECKWEAR-WHOLESALE.
California Neckwear Co. 14 Sansome

NEWS DEALERS.
Foster & Orear Ferry Bldg.

NOTARIES PUBLIC.
Levy, Eugene W. 580 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.
E. Bloch Mercantile Co. 67 Battery
Son Bros. & Co. 373 Mission

SHIRT DEALERS.
Sunset Net Shelling Co. 427 Comm'l

SHIRT APPLIANCES.
Wright, P. F. & Co. 315 Monadnock Bldg.

SHIRT MAKING SERVICES AND SYSTEMS.
Library Bureau, Inc. 503 Market
Vawman & Erbe Mfg. Co. 712 Mission

SHIRTS.
Porter, W. S. 2029 California
Standard Oil Co. 461 Market
Union Oil Co. of Calif. 260 Mills Bldg.

OPTICIANS.
Berteloff Optical Co. 156 Geary
California Optical Co. 181 Post
Chinn-Beretta Optical Co. 120 Geary
Hess & Kahn 34 Kearny
Kahn, Henry, & Co. 644 Market

OYSTER DEALERS.
Darbee, Immel 615 O'Farrell
Morgan Oyster Co. 214 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Ass'n Wells Fargo Bldg.

PACKING HOUSE PRODUCTS, TANNING AND COTTONSEED OIL.
Willits & Patterson 115 Elgin

PAINTS AND OILS.
Rass-Herbert Paint Co. 816 Mission
Cinch, C. G. & Co. 144 Davis
Smerick & Dugan 301 Mission
Fuller, W. P. & Co. 301 Mission
Mackner Bros. 410 Jackson
Morgan & N. 410 Jackson
Sherwin-Williams Co. The. 451 Second
Whittier-Coburn Co. Howard & Beale

PAINTERS AND PAPER HANGERS.
Brice, N. 453 Valencia
Frederic John Co. 84 O'Farrell
St. Denis, J. Co. 1046 Sutter

PAPER MANUFACTURERS.
Taylor Paper Co., Inc. 241 Clay
Willamette Pulp & Paper Co.
722 Montgomery

PAPER, PAPER BAGS AND PAPER BOXES.

Blake, Moffit & Co. 1400 Fourth
Bonestell & Co. 118 First
California Paper & Board Mills California
Calumet Paper Co. 3175 Sutter
Crown-Columbia Pulp & Paper Co.
701 Alaska Commercial Bldg.
Flashbacker, A. & Co. 134 Fremont
Pacific Coast Paper Co. 545 Mission
Swick, C. E. & Art. Graham Paper Co.
St. Louis 1683 Market
Willard, H. R. Chronicle Bldg.
Zellerbach Paper Co. Battery & Jack'n

PATENT DOOR OPENERS AND CLOSERS.
Rieschmuller, Geo. 37th St. Oakland

PERFUMES.
Riesker, Paul, & Co. 116 First

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co. 392 Church
Pawnee Indian Medicine Co. 2476 Howard
Plavi Co. 638 Pine
Nat. Pharmacy Co. 17th and Wood, Oakland

PHOTOGRAPHERS.
Bushnell Photo Co. 1142 Market
Waters, J. C. & Co. 717 Market
Webster, Walter 219 Clay

PHYSICIANS AND SURGEONS.
Ballard, J. Stow, M. D. 3302 Clay
Bryant, Edgar L., M. D. 360 Post
D'Evilly, Frederick 291 Sutter
Phelan, Bldg.
Gibbons, Henry, Jr., M. D. 350 Post
Moore, W. C. P. O. Co. 1876 Clay
McNutt, W. F. M. D. 1800 O'Farrell
Merritt, George W. M. D. 2223 Wash'n
Montgomery, W. M. D. 145 Market
Palmer, Geo. H. M. D. 2446 Jackson
Pischel, Kaspar, M. D. Butler Bldg.
Reynolds, Martin, M. D. 3276 Clay
Sherman, Harry M. M. D. 2125 Jackson
Veckel, Victor G. M. D. 381 Bush
Ward, Jas. W. M. D. 291 Sutter

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co. 153 Kearny
Baldwin Co. The 310 Sutter
Baldwin, Wm. Co. P. O. Co. 1876 Clay
Curtz, Benj. & Son 113 Kearny
Deitzel Piano Co. 853 Valencia
Elstra Music Co. 40-82 O'Farrell
Kohler & Chase 40-82 O'Farrell
Manufacturers' Piano Co. 321 Sutter
Maury, Byron 228 Stockton
Pierce, Walter, Co. 889 Battery
Sherman-Palay Co. Kearny & Sutter

PIPE, RIVETED STEEL AND TANKS.
Western Pipe & Steel Co. 9 Fremont

PLUMBERS.
Snook, Wm. & Son 692 Clay
Wilson, W. Co. 1177-1179 Turk
Wittmann, Lyman, & Co. 316 Polk

PLUMBING, HEATING & STEAM SUPPLIES.
Crane Co. Second & Brannan
Danzel-Moller Co. 543 Mission
Taylor, George H. Co. 617 Mission

PORK PACKERS AND PROVISION DEALERS.
Armour & Co. Battery & Union
Heinemann & Stern 104 McAllister
Roe, E. & Co. 425 Kearny
South, S. F. Packing & Pvn. Co.
407 Front
Wright, C. Co. 611 & 613
Wilbert Bros. 5 Taylor

POST CARD MANUFACTURERS.
Cardwell Vincent Co. 879 Market
Mitchell, Edw. H. 3363 Army

POTTERY AND DRY GOODS.
O'Brien, Stephen California Market

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co.
701 Chronicle Bldg.

PRESS CLIPPING.
Allen's Press Clipping Bureau. 88 First

PRINTERS.
Barry, J. H. Co. 1124 Mission
Brant, Walter 550 Mission
City Commercial Co. 335 California
City Printing Co. Williams Bldg.
Crescent Press 424 Third
Frederick Printing Co. 1322 Howard
Glynn, John C. 611 Battery
Morgan, John, & Co. 111 Battery
Murdoch, C. A. & Co. 68 Fremont
Mynatt, J. H. Note Co. 221 Clay
Perran Publishing Co. 425 Hayes
Phillips & Van Orden Co. 611 Howard
Sumner & Publishing House 313 Battery
Torres, Jon. M. Clay & Sansome

PRINTERS-INK.
Reed, Geo. Russell, & Co.
646-653 Battery

PROPERTY OWNERS.
Crocker, James L. 704 Bldg.
Flood, James L. 704 Bldg.
Hewes, D. Orange, Cal.
Holmes & Co. 425 Hayes
Holtz, J. Foxcroft Bldg.
Irvine, James Crocker Bldg.
Morgan, John 802 California
Newbauer, H. W. 1914 Sacramento
Pacific Co. Pacific Bldg.
Parrott, John 802 California
Peterson, Louis H. 47 Alpine
Quilon, John E. 1221 Polk
Rumsey, E. V. 241 Monadnock Bldg.
Schussler, H. 375 Sutter
Shiels Estate Co. 68 Post

PUBLIC STENOGRAPHERS.
Cooper, Erwin M., & Co., Crocker Bldg.
JAS. WEIGHERS.
McKeuna, Jas. F., Third-St. Wharf
Orday, W. C., Sixth & Irwin
PUBLISHERS.
Beers, J. H., 717 Market
Commercial News Pub. Co.,
Recorder Printing & Publishing Co.,
130 McCallister

PUMPING MACHINERY.
Dow, E. E., Pump & Engine Co.,
Sheldon Bldg.
Jackson, Byron, Iron Works, 351 Market
Price, W., Pump Co., 23 Stevenson
Worthington, Henry R., 148 First

RAILROADS.
Payson, A. H., Assistant to the Pres.
Santa F. Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., Mills Bldg.

RAILWAY EQUIPMENT.
Eccles & Smith Co., 71 First
Livermore, Norman B., 121 Market
Metropolis Bank Bldg.

RATTAN WORKS.
Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.
Abrahamson Bros. & Co.,
Bryant, H. C., 139 Montgomery
Andrews, T. P., 404 Chronicle Bldg.
Armstrong-Quatman Co.,
Aronson Realty Co., 160 Sutter
Babin, Landry C. Co., 423 Kearny
Crim, W. H., 139 Monadnock Bldg.
Bancroft, Paul, Bancroft Bldg.
Bew, Geo. E., & Co., 129 Sutter
Bryant, H. C., 139 Montgomery
Bonfield & Ryan, 167 Sutter
Bovee, Toy & Co., 111 Montgomery
Brown, S. S., & Co., 169 Sutter
Clark, Curran, 139 Sutter
Cowan, J. B., 339 Montgomery
Crim, W. H., 139 Monadnock Bldg.
Dibert & White, 656 Market
Edwards, L. B., 129 Mills Bldg.
Egan, R. C., 245 Montgomery
Ehrenprent, Wm., 801 Fillmore
Getz, Sol., & Sons, Inc., Chronicle Bldg.
Gieselman, Wm., Trustee, 139 Sutter
Grady, John H., 151 Sutter
Hart, H. C., 139 Montgomery
Heston, J. H., 139 Montgomery
Healy, Oscar, & Bro., 113 Montgomery
Hogan & Landale, Room 708, 356 Pine
Hoy, H. C., 139 Montgomery
Kane & Co., 217 Montgomery
Kahn & Feder, 526 California
Kane & Co., 217 Montgomery
Langrehe, McNevin & Jones, 526 California
Levy, F. & A., 268 Market
Lichtenstein Bros. Co., 268 Market
Lincoln Realty Co., 325 Mills Bldg.
Lyons, H. C., 139 Montgomery
Mackenzie & Underhill, 1060 Merch. Ex.
Madison & Burke, 30 Montgomery
Mann, Clarence M., 282 Bush
Marston, Frank W., Col. Marston Bldg.
McElroy, E. D., 139 Montgomery
McGaw, John, & Co., 232 Montgomery
McGerry, W. B., & Co., 41 Montgomery
McGraw, E. D., 139 Montgomery
Mooser & St. Germain, 156 Sutter
Oliver, P. B., & Co., 104 Montgomery
Palmer Realty Co., 409 Crocker Bldg.
Porter, John L., 2104 Market
Pugh, E. D., 139 Montgomery
Rich, A. J., & Co., 121 Sutter
Roal, P. & Co., 261 Post
Rucker, Jos. H., & Co., 45 Post
Sacha, Sanford, 140 Geary
S. F. & Suburban Home Building
Sellers, J. H., 139 Montgomery
Schroth Co., The, 251 Kearny
Schmitt, L. A., 321 Twenty-First
Shelby, E. D., 139 Montgomery
Skaller, Geo., 630 Chronicle Bldg.
Skellton, E. W., 229 Montgomery
Sloan, George, 139 Montgomery
Strogen, Belden & Farr, 157 Sutter
Truman Investment Co., 139 Montgomery
Umben, C. H., & Co., 20 Montgomery
Van Rhein Real Estate Co., 141 Sutter
Vick, G. G., 139 Montgomery
Week, F. A., Realty Co., Berkeley
Weisselstein Bros., 141 Sutter
Whelan, George, 139 Montgomery
Whitell Bldg., 166 Geary
Williams & Surhyne, 114 Sutter
Wolf & Hollman, 139 Montgomery

REFINERIES.
Selby Smelting & Lead Works,
Merchants Exchange, 8th Floor

RESTAURANTS.
B. & D. Restaurant Co., 37 Powell
Bair, U. C., 404 Montgomery
Berges, Frank, Old Pacific Bldg.
Beths Cafe, 421 Bush
Bruesca Cafe, 39 Turk
Cafe Odeon, Eddy and Market
California Cafe, 507 Market
Foster-Lausten Co., 55 Stockton
Galindo, P. B., 129 Montgomery
Golden Pleasent, The, 32 Geary
Grover's Restaurant, 121 California
Kilbourn & Hayden, 50 Eddy
Larson, C. G., 50 Eddy
Louis Fashion Restaurant, 524 Market
New Franks Restaurant, 447 Pine

Oyster Leaf Cafe & Grill (Inc.), 61 Eddy
Peterson, Jacob, 77 Market
Porto, C. A., 135 Powell
Ravn & Karstenen, 131 Market
Sklar, 354 Geary
St. Germain, 139 Montgomery
Tait-Zinkand Cafe, 1680 O'Farrell
Waffle Kitchen Co., The, 723 Market

ROOFING AND BUILDING PAPER.
Pacific Refining & Roofing Co.,
Parafine Paint Co., 34 First

RUBBER GOODS.
Bowers Rubber Works, 62 Sacramento
Diamond Rubber Co., 2nd & Mission
Goodyear Rubber Co., 587 Market
Gorham Rubber Co., 50 Fremont
New York Beiting & Packing Co.,
Pacific Coast Rubber Co., 416 Mission
Winslow, C. R., & Co., 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.
Moise, Klunkner Co., 1212 Market
Patrick & Co., 569 Market

RUBBER AND COFFEE GRINDERS.
Hidalgo Plantation & Commercial Co.,
Russ Bldg.

RUG MANUFACTURERS.
California Rug Co., 217 Lombard

SADDLERY, WHOLESALE.
Davis, W., & Sons, 2040 Howard
Johnson, F. S. Co., 570 Howard

SAFES.
Herring-Hall-Marvin Safe Co.,
Hermann Safe Co., The, 120 Polson
Parcells Safe Co., 577 Market

SALES CABLES.
Telego Computing Scale Co., 328 Market

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley Milton, Co., 575 Market
Weber, C. F., & Co., 365 Market

SCHOOL BOOK PUBLISHERS.
Doub & Co., 717 Market
Ginn & Co., 717 Market

SCREEN WORKS.
Quick, John W., 1218 Haight

SEEDS AND PRODUCE.
Volkmann, C. H., & Co.,
Sanome & Broadway

SEED GRINDERS.
Metson, W. H., & Co.,
Morse, C. C., & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.
Clark, N., & Sons, 117 Spear
Steiger Terra Cotta & Pottery Co.,
729 Mills Bldg.

SEWING MACHINES.
Singer Mfg. Co., 1156 Market
White Sewing Mach. Co., 1440 Market

SHEET METAL WORKS.
Cronan, W., 19-25 City Hall Ave.
Delano Bros., 70 Geary

SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co.,
Haviland, J. C., & Co.,
Henry, C. J., Co., 64 Clay
Josselyn, G. M., & Co., 255 Market
Weeks-Howe-Emerson Co., 61 Market

SHIP STORES.
Whelan, Jas. J., 110 Main

SHIPWRIGHTS.
Bowes & Andrews, 14 Stuart

SHIPPING AND COMMISSION.
Alexander, B. B., 404 Market
American Trading Co., 244 California
Bair, U. C., 404 Montgomery
Barnes, Hibberd Co., 19 California
Bates & Chesbrough, Mer. Ex.
Gale Bros., 108 Davis
Grace, W. R., & Co., 612 California
Hermann, Geo., Co., 318 Sacramento
Hind, S. D., 310 California
Johnson-Loock Mercantile Co.,
Land, J. H., 139 Montgomery
Lund, J. H., 139 Montgomery
Mitsui & Co., Merchants Exchange
Meyer, Wilson, & Co., 54 California
Moore, Ferguson, & Co., 454 California
Newhall, H. M., & Co., 260 California
O'Connell, J. H., 139 Montgomery
Plummer, Geo. E., & Co., 54 Stuart
Port Costa Milling Co., 210 Battery
Spreckels, D. & Bro., 20 Clay
Williams, Dimond & Co., 310 Sansome

SHIRT MANUFACTURERS.
Eloesser-Heynemann Co., 77 Battery
Ide, George P., & Co., 762 Mission
Ullman, S. D., & Bro., 149 New Montgomery
149 New Montgomery

SHOE GOODS.
Dolliver Bros., 619 Mission

SILKS.
Hart, B., & Brothers, 14 Sansome
Clayburgh Bros., 25 Sansome

SILK MANUFACTURERS.
Nonotuck Silk Co., 515 Market
Carlson-Currier Co., 114 Sansome

SILVERWARE.
Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.
Fischbeck Soap Co., 17th & R. Island
Lynch, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.
Becht, G. J., Co., 361 Ellis

SODA WATER MANUFACTURERS.
Helfast Glinger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.
Carlisle, A., & Co., 251 Bush
Crocker, H. S., 139 Montgomery
Dixon, Fish & Co., 205 California
Payot, Stratford & Kerr, 42 Fremont
Pacific Mail Steamship Co., 160 Battery
Samsone Steam Engine Sup. Co., 427 Monty
Upham, Isaac, Co., 194 Battery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co.,
Capitol, Robert, & Co., 251 Powell
Caple, Thos., & Son, 629 Market
Eltore Patrizi & Co., 1 Mont. Ave.
Fuzard, Cay, U. S., 430 Market
Hamburg-American Line, 160 Powell
Pacific Coast Steamship Co., 112 Market
Pacific Mail Steamship Co., 160 Battery
Toyo Kisen Kaisha, & Co., Flood Bldg.
Monticello Steamship Co., Ferry Bldg.
North Pacific Steamship Co., 219 Battery
Shipowners' & Merchants' Tugboat Co.,
Zappettini, J., Vallejo St. Wharf

STEEL CASTINGS.
Columbia Steel Co.,
800 Hooker & Lent Bldg.

STEVEDORES.
Eschen & Minor, 112 Market

STORE AND OFFICE FIXTURES.
Fink & Schindler Co., 213 Thirteenth
Simmen, John, 70 Rauch

STOVE AND IRON FOUNDRIES.
Graham, James, Mer. Ex. 531 Mission
Steiger Terra Cotta & Pottery Co.,

STRUCTURAL STEEL MANUFACTURERS.
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.
California & Hawaiian Sugar Refining Co., 254 California

SURETY COMPANIES.
American Bonding Co.,
712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.
Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.
Lietz, The A. Co., 632-634 Commercial

SURUPS.
Long Syrup Refining Co., 160 Battery
Pacific Coast Syrup Co., 713 Sansome

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnstein, Simon & Co., 3rd & Mission
Baker, J. H., 139 Montgomery
Ford, C. W. R., & Co., 164 Sutter
Reiss Bros. Co., 114 Kearny

TANNERS.
Eagle Tannery, 16th & San Bruno Ave.
Finger Tanning Co., 378 San Bruno Ave.
Legallet-Hellwig Tanning Co.,
Norton Tanning Co., Sixth Ave.
Sunset Tanning Co., 1601 San Bruno Ave.
Tanf, Wm., Tanning Co.,
Mondrondo Bldg.

TEAS, COFFEES AND SPICES.
Brandenstein, M. J., & Co., 126 Mission
Polger, J. A., & Co., Howard & Spear
Hills Bros., 176 Fremont
Jones-Paddock Co., 223 Fremont
Schilling, A. & Co., 2d & Sansome
Spreckels, D. & Bro., 20 Clay
Tyler, S. H., & Son, 137 Sacramento

TELEPHONE AND TELEGRAPH COMPANIES.
Jaynes, Frank, 139 Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEXTS AND AWINGS.
Ames-Harris-Neville Co., 607-609 Front

THEATERS.
Belasco & Mayer, Sutter & Steiner
Orpheum Circuits, 139 Montgomery
O'Farrell, nr. Stockton

THERMIT SUPPLIES.
Goldschmidt Thermit Co., 432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.
Williams, L. B., 918 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance & Trust Co.,
Kohl Bldg.

TOWEL COMPANIES.
S. F. Towel Co., 618 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co., 555 Market
Sadler & Co., 732 Mission

TRANSFER, STORAGE AND MOVING.
Bekins Van & Storage Co.,
Pierce-Rudolph Storage Co., 1450 Eddy
Union Transfer Co., Ferry Bldg.
Pacific Trunk & Bag Storage Co.,
Wilson Bros. Co., 14th and Sanchez

TRUNKS.
Hirschfeld & Meany, 519 Market
Mahn, C. A., & Co., 12th and Bush
Milwaukee Trunk & Bag Co., 57 First
Oppenheimer, James, 791 Market
Pacific Trunk & Bag Storage Co.,
Front and Commercial

TYPEWRITERS AND SUPPLIES.
Alexander, L. & M., Co., 512 Market
Oliver Typewriting Co., The, 241 California
Revalk, R. E., & Co., 530 Market

UNDERTAKERS.
Gray, N., & Co., 2198 Geary

UNDERTAKERS' SUPPLIES.
Cal. Casket Co., 359 Mission

UNDEWEAR.
Deimel Linen Mesh System Co.,
142 Sansome

UNIFORMS AND REGALIA.
Pasquale, B., & Co., 115 Post

VARNISH MANUFACTURERS.
Berry Bros. Ltd., 666 Howard

WAGON AND CARRIAGE MATERIALS.
Holt Bros. Co., 314 Polson

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
De Pue, E. J., Merchants Ex. Bldg.
Granger's Business Ass'n., Mer. Ex.
Haslett Warehouse Co., 210 California
Lombard Warehouse Co., 184 Front
South End Warehouse Co.,
Second and Townsend

WINES AND LIQUORS.
Ahrens, Bullwinkel Co., 1st & Harrison
California Wine Assn., 180 Townsend
Chapman & Willforce, 705 Sansome
Crown Distilleries, 219 Battery
Chevalier, F. Co., 246-256 Mission
Crown Distilleries, 219 Battery
French-American Wine Co., 1321 Harrison
Gundlach-Bundschu Wine Co.,
Naberholz, H. J., 2450 Mission
Hotaling, A. F., & Co., 429 Jackson
Italian-Swiss Wine Co.,
Cor. Battery & Greenwich
Jesse Moore Hunt Co., 199 Second
Jones, Mundt, 708 Postal Telegraph Bldg.
Kuhls-Schwabe & Co., 17 Spear
Lachman, Arthur, 706 Sansome
Lachman, Jacob, 706 Sansome
Lavalbent Bros., 553 Mission
Levy, Simon, 139 Montgomery
Livingston Co., 3443 Seventeenth
Lubben, John, Drum & Merchant
Lyons, E. G., & Raas Co., 515 Front
Martinez, E., 714 Montgomery
McLeod & Hatje, 3499 17th St.
Meinecke, Chas. & Brune, 825 Mission
Napa & Sonoma Wine Co., 112 Tenth
Paeffle, E. E., & Co., 272 O'Farrell
Rathjen Co., 3249 Fillmore
Repsold, A. & Co., 2nd & Folsom
Rosenheim, C. Th., 2nd & Folsom
Schilling, C. & Co., 20th & Minnesota
Schlessinger & Bender, 139 Harrison
Sherwood & Sherwood, 47 Beale
Shultz, Wm. A., 151 Battery
Siebe Bros. & Plagemann, 430 Battery
Soule, John, 424 Battery
Suter Home Wine Dis. Co., 321 Front
Swiss-American Wine Co.,

WIRE AND WIRE ROPE.
American Steel & W. Co., 16th & Folsom
Cable & Levins, 541 14th
Roebing's, John A. Sons Co.,
646 Folsom

WOOD AND WILLOW WARE.
Levenson Co., 31 Front

WOOL.
Koshland, S. Co., 110 Market
S. F. Wool Sorting & Scouring Co.,
117 Geary
Tryon, E. H., 519 Chronicle Bldg.

YEAST AND VINEGAR MANUFACT.
Goldschmidt Y. & V. Co., 690 Geary
Golden Gate Compressed Yeast Co.,
25 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco

FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not necessarily
those of the Merchants' Association.

No personal, partisan or sectarian question admitted
to these columns.

No advertisements are inserted and no subscription
price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

THE WESTERN PACIFIC "IS."

The completion and opening to passenger service of the Western Pacific Railway were appropriately celebrated in Oakland on August 22d. Representatives of leading commercial bodies on both sides of the bay were present, by courtesy of the Oakland commercial organizations; the Merchants' Association of San Francisco being represented by its president and secretary and several directors.

The event was of an importance altogether beyond the powers of the many industrious orators of the day to describe. The road is the third overland line to make San Francisco its objective. It traverses one of the best sections of California, passing through Oroville, where the finest California oranges are produced from six weeks to two months earlier in the season than those of Los Angeles, Redlands, and other more famous centers of citrus production, and tapping large expanses of promising agricultural territory as yet comparatively undeveloped. This territory it will gradually add to the richest areas of California, making San Francisco the metropolis of a wealthier and more populous state.

The engineering difficulties and financial obstacles that stood in the way of the completion of the road are now things of the past. The Western Pacific is. It means as much to San Francisco as San Francisco can make of it, and probably a great deal more. Because of it we are citizens of a greater city, and have a chance to become greater citizens of a greater city. So we hail the Western Pacific. It will not make all Californians offensively rich just at first; but to thousands of nervy and foreseeing men in this state it spells OPPORTUNITY, in red letters a foot high.

Exports of garbage from Oakland continue to return as imports from time to time and are found cast up by the sea on the ocean beach opposite the Park. The Association has again taken up this matter with the United States Public Health and Marine Hospital Service, with the prospect of again securing temporary relief.

The Association has requested its Special Committee on Advertising San Francisco to make efforts to have publishers of picture postals and souvenirs of various kinds print more pictures of the fine residences of the

city. It is felt that this phase of San Francisco's development has not received sufficient publicity.

ATTRACTION—NOT COMPULSION.

There may be good political reasons why employees of the City and County of San Francisco should live within the limits of the city and county, but to seek to require it of all persons employed or doing business in San Francisco would be poor policy for a city sustaining the relation of a metropolis to its suburbs—a relation that this city does sustain and that it should take care never to relinquish.

San Francisco is almost as deeply interested in the growth of its suburbs as in its own advancement. There is such an underlying identity of interest between this city and the cities of Oakland, Alameda, Berkeley, Sausalito, San Rafael, San Mateo, Redwood City and other neighbors, that what harms one harms the rest, and any effort to restrict freedom of intercourse among them, or to promote the advantage of one at the expense of the others, must react unfavorably on all. Friendship born of neighborliness and common vicissitudes has long existed among the cities of San Francisco Bay and forms to-day the best possible foundation for concert of action, whenever such action is required, on the part of nearly eight hundred thousand people—a community of importance, capable of such great undertakings as a metropolitan water supply, or a world's exposition, or a tunnel under the bay, or other project too large, perhaps, for one municipality alone.

It would be a pity to disturb the amity that has always existed among the bay cities, for some small and temporary advantage. In the long run it would be sure to cost us a great deal more than we could possibly gain by it now.

As far as the question of immediate business returns is concerned, there are these things to be considered. A metropolis takes its toll of the business of its suburbs. Most of the suburban retail business contributes to the prosperity of the metropolitan jobbing trade. A large part of the suburban population, perhaps the larger part of it, is continually making retail purchases in the metropolis, spending money there for goods, for refreshment, for amusement. This is especially true of those that visit it daily, to do their work. If employers in the metropolis should combine to prohibit their employees from living in the suburbs, they might reasonably expect the suburbs to retaliate by attempting to prevent their people from trading in the metropolis. Get the principle of retaliation once established, instead of the principle of co-operation, and concert of effort for some important common object would therefore be a very difficult thing to promote.

Justice and humanity have something to say on the subject. When a man earns his salary it is his. He has delivered the equivalent of it. The money belongs to him, like his shoes or his coat, and it does not lie within the right of anybody else to say where he shall spend it. He cannot justly be coerced. Moreover, it would require a somewhat flinty nature to insist that an employee with a family should live in any environment except one chosen with especial reference to its needs.

This is not to say that we have no sympathy with those three or four improvement

clubs that have looked with concern on money being earned in San Francisco and spent with the butcher, the grocer, and the landlord across the bay. We have. We can not help being primarily interested in the growth of San Francisco and would like to see as many people as possible living here and helping to make this a more prosperous and powerful municipality. But the right way to get them is to attract them, not compel them; make a city so beautiful, so well kept, so orderly, secure and sanitary, so well equipped with good transportation facilities, fine streets, imposing buildings, tasteful houses and gardens, and parks, baths, gymnasiums, playgrounds and other metropolitan comforts and conveniences, that people will think it a misfortune to have to live anywhere else.

It is toward this object and along these ways that the Merchants' Association has worked consistently for sixteen years. How it has always viewed the relation of San Francisco to its suburbs is evident in its Handbook of Manufacturers, which includes all the producers as far as possible within a radius of thirty-five miles. It is for such reasons that the Association has agitated the tunneling of Twin Peaks—because the lands it will make accessible are going to prove among the most attractive to home builders of all the territory about the bay. Bring San Mateo County into close communication with San Francisco and there will be no difficulty about population; but people WILL have good transportation between their homes and their work and if this city is to grow properly it is incumbent on the San Francisco public to see that good transportation is in some way provided.

A city that is really big cannot afford to be narrow. Let us make up our minds to deserve an influx of home builders and we shall get them without giving just cause of complaint to any one.

Kern County's assessed valuation has increased \$8,000,000 during the past year, and \$37,000,000 since the discovery of oil in 1899. It now stands at \$52,000,000. Is the trade of such a section worth cultivating?

Members desiring the addresses of business houses and manufacturing establishments in Cleveland and northeastern Ohio, can find them by consulting the Classified Business and Directors' Directory of Cleveland, which has recently been added to the library of the Merchants' Association by the courtesy of the Whitworth Bros. Company, publishers. This directory has been expanded to include fifteen additional counties in the northeastern part of the state.

Inquiries about San Francisco, addressed to the Mayor, are frequently referred to the Merchants' Association, and in all cases receive prompt attention. Several were received and responded to last month.

The twelfth annual convention of the League of California Municipalities will be held at Santa Cruz September 21st to 24th inclusive. Nearly every municipality in the state will be represented.

Pasadena is having the house number put on the curb in front of each residence, where it can be seen, instead of on the door, back from the street, where it can not.

Mayor Gaynor is opposed to "tag days."

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., OCTOBER, 1910.

No. 170

REPRESENTATIVES OF LEADING HOUSES THAT WILL INVADE THE LOWER VALLEY

Names of Some of the Leading San Francisco Business Men That Will Help the City Put its Best Foot Forward in the Southern Part of the San Joaquin.

These representatives of leading wholesale houses in San Francisco had reserved accommodations, down to September 29th, on the Merchants' Association's Trade Extension Excursion to the cities of the lower San Joaquin Valley, October 17th to 22nd:

H. P. Anewalt	Assistant General Freight Agent, Santa Fe Railway.	Manfred S. Kohlberg	M. S. Kohlberg & Co., Ladies furnishings.
Leo E. and Michael Alexander	L. & M. Alexander & Co., Typewriters.	Sam M. Levenson	Vice-President Levenson Co., Woodenware.
Ritchie L. Dunn	General manager American Biscuit Co.	Charles Huyck	Director Langley & Michaels Co., Drugs.
A. G. Towne	President Blake, Moffitt & Towne, Paper dealers.	A. S. Mangrum	President Mangrum & Otter, Inc., Plumbing supplies.
W. B. Maxwell	Secretary Blake, Moffitt & Towne, Paper dealers.	C. W. Marwedel	C. W. Marwedel, Machinery supplies.
F. W. Wolfe	Assistant cashier The Bank of California.	W. N. Moore	President Moore-Watson Dry Goods Co.
Chas. Brandenstein	M. J. Brandenstein & Co., Tea and Coffee.	F. Dohrmann, Jr.	Vice-President and General Manager Nathan-Dohrmann Co., Crockery and glassware.
H. S. Bonestell	Secretary Bonestell & Co., Paper dealers.	C. B. Joseph	Sales Manager Nathan-Dohrmann & Co., Crockery and glassware.
Edward L. Baldwin	President Celery Soda Co., Drugs.	Charles A. Snyder	Sales Manager The National Cash Register Co.
John P. Cleese	President John P. Cleese Co., Upholstering.	Newton H. Neustadter	Director Neustadter Bros., Shirts and overalls.
J. D. Ryan	Director Coffin Reddington Co., Drugs.	J. Newbauer	Newbauer Bros., Ladies' waists.
C. H. Crocker	President H. S. Crocker & Co., Stationery.	Thomas M. Earl	Secretary and Sales Manager Nolan-Earl Shoe Co.
W. F. Davis	President W. Davis & Sons, Leather goods.	Wm. Metzner	Manager Nonotuck Silk Co.
Sam W. Burtchaell	Vice-President Dolliver & Bro., Leather findings.	M. H. Robbins, Jr.	Pacific Coast Manager Otis Elevator Co.
Geo. H. Eberhard	President The Geo. F. Eberhard Co., Mfgs.' Agents.	J. H. MacLafferty	Vice-President and Manager Pacific Coast Paper Co.
Thos. R. Edwards	Manager the Jas. W. Edwards Co., Dental supplies.	W. H. Scott	Vice-President Pacific Hardware & Steel Co.
Samuel H. Taylor	President Electric, Railway and Mfgs.' Supply Co.	A. E. Sugden	Sales Manager Pacific Hardware & Steel Co.
Arthur Eloesser	President Eloesser - Heynemann Co., Shirts, Overalls.	R. B. Knox	Sales Manager Pacific Portland Cement Co., Con.
Chas. B. Platt	Vice-President J. A. Folger & Co., Tea and Coffee.	F. W. Erlin	General Sales Manager Pacific Portland Cement Co., Con.
S. I. Wormser	President Galland Mercantile Laundry.	W. L. Meussdorffer	Sales Manager Rudgegar Merle Co., Iron beds.
John O. Gantner	President Gantner & Mattern Co., Knitted goods.	Albert F. Kindt	Secretary and Treasurer Sartorius Co., Iron and grille work.
F. B. Gimbal	Gimbal Bros., Confectioners.	Richard Schmidt	Vice-President Schmidt Lithograph Co.
Henry G. Greenzweig	Secretary Geo. Greenzweig & Co., Jewelers.	F. W. Luce	General Freight Agent Southern Pacific Co.
Charles W. Haas	Secretary Haas Bros., Grocers.	Julius Brownstein	Secretary Standard Biscuit Co.
Moses Heller	President Heller Klein & Co., Dry goods.	Sig Stern	Vice-President Levi Strauss & Co., Gents' furnishings.
R. W. Hills	Hills Bros., Tea and Coffee.	Gustav Wormser	Sussman Wormser & Co., Grocers.
J. C. Berendsen	Managing Director Hinz Landt, Inc., Millinery.	B. S. Hubbard	President The Union Lithograph Co.
H. M. Holbrook	Treasurer Holbrook, Merrill & Stetson, Plumbers' supplies.	Wm. H. McCarthy	President United Workingmen's Boot & Shoe Mfg. Co.
G. P. Ayers	Manager Holbrook, Merrill & Stetson, Plumbers' supplies.	I. H. Bragg	Vice-President Waterhouse & Lester, Wagon materials.
David A. Hulse	President Hulse-Bradford Co., Carpets, Shades.	Clarence W. Coburn	President Whittier Coburn Co., Paints and oils.
W. A. Appel	Secretary C. A. Hutton Flour Co., Inc.	Geo. R. Weeks	Secretary Williams-Marvin Co., Boots and shoes.
Inc. Preston Morris	Sales Manager C. A. Hutton Flour Co., Inc.	J. C. Zellerbach	Vice-President Zellerbach Paper Co.
W. S. Greenfield	Manager H. W. Johns-Manville Co., Building materials.	H. Goedge	Manager Wrapping Paper Dept., Zellerbach Paper Co.
H. L. Judell	Senior Partner H. L. Judell & Co., Tobacco.		
Alphonse Judis	President Alphonse Judis Co., Jewelers.		

These firms will be represented, but have not yet selected their representatives:

Brown-Walker-Simmons Co., Investment securities.
The California Door Co.
Clayburgh Bros., Silks.
Dunham, Carrigan & Hayden, Hardware.
A. Fleishhacker & Co., Paper boxes.
Greenebaum, Weil & Michels, Gents' furnishings.
M. A. Gunst & Co., Cigars and tobacco.

Hoffman, Rothchild & Co., Clothing.
Murphy, Grant & Co., Dry goods.
Muller & Raas, Millinery.
The Paraffine Paint Co., Building papers, paint, roofing.
Standard Oil Co.
Triest & Co., Hats.

TRADE EXCURSION WILL BE NOTABLE IN THE CITY'S COMMERCIAL HISTORY

Strongest Delegation for the Lower San Joaquin Valley Trip Ever Sent Out by Any Mercantile Community on the Pacific Coast.

No other city on the Coast has ever sent out such a delegation of business men as those that will take part in the Trade Extension excursion of the Merchants' Association to the Lower San Joaquin Valley. It comprises the foremost names in the mercantile community, and represents the largest establishments doing business on the Coast. And these establishments are not represented merely by some subordinate employee, but in almost every case by the head of the house or its vice-president or sales manager, and in some cases by both president and sales manager.

Letters announcing the excursion have been sent to all members that are jobbers, wholesalers, manufacturers or distributors in a wholesale way; to bankers, because they are or should be interested in assisting the development of the valley; and to members dealing in country real estate.

Already nearly seventy of the leading jobbing firms of the city have booked reservations, and it is likely that the applications will far exceed the capacity of the train, long before the date of departure arrives. The limit is 112 persons. The lines that have thus far shown the liveliest interest are: drugs, dry goods, groceries, hardware, shoes, tea and coffee, paper, paints and oils.

Success Now Assured.

The expedition is already an assured success and the problem has reduced itself, for those members desiring to go, to a question of securing berths, and for the officers of the Association to a question of supplying accommodations. Almost all the large wholesale houses of San Francisco are members of the Merchants' Association, and special efforts will be made to take care of all that desire to be represented, if it can be done without contracting accommodations.

It is the first time in the history of this or any other Pacific Coast city that the men at the heads of great commercial establishments have gone abroad in a body to give their personal attention to the conditions of their country business in detail, and to meet their country customers and learn their needs from them.

The Pathfinders.

At this writing, President Robbins and Secretary King of the Merchants' Association are acting as advance agents, touring the route in Mr. Robbins' automobile and preparing the people along the right of way for the advent of the big show. They are visiting all the seventeen towns of the itinerary and pleading with the inhabitants to cut out the banquets, automobile rides, red fire and serenades, and just get ready to receive the visitors face to face in their ordinary places of business, and tell them what the trouble is. Nothing else is desired, nothing else will serve the purposes of the trip. The excursionists are not going in order to look at grapes growing on the vines and prunes laid out on trays waiting for the rains, to hear sugared sentences from freshly-fed orators and receive bouquets from lines of delighted school children, but to investigate the chances of business in the lower San

Joaquin, and learn how to improve the commercial relations of the valley and the City.

Meanwhile, at this end, detailed arrangements are going forward looking to the comfort, en route, of every member of the expedition.

It will be necessary to provide a train of twelve cars: two diners, eight Pullmans, buffet and observation car, and a combination baggage, bath and barber shop car—the longest passenger train it is practicable to haul.

Every excursionist will have an entire section. This not only means more comfort night and day, but less work for the porter, so that he can give the best possible service. And he will receive his tips all in a lump, from the director of the expedition, at the end of the trip, provided he has earned them; the initial charge covering all gratuities as well as necessary expenses of every sort.

Plenty of Coupons.

Coupon books will be issued, containing tickets for all items of service and transportation. These will be paid for in advance and there will be nothing left for the voyageurs to do but go through the exercise so familiar to many of them, of tearing off coupons.

With the coupon book the traveler will receive printed baggage checks and instructions to write on them his name, car and section, attach them to his baggage, give it to a porter at the ferry, and think no more about it. He will find his grips in his section on the Oakland mole.

Every excursionist will be provided with a special badge, identifying him and the house he represents. These badges will operate as a general introduction, so that everybody will be acquainted at the start. This will save time. One of the main purposes of the trip is to have everyone get thoroughly acquainted with everyone else, as far as that is possible, and these automatic introductions will go a long way toward that end. When the expedition gets home there will be a new measure of mutual confidence and a new feeling of solidarity in the San Francisco business community.

The press of this city will be represented by correspondents traveling on the train.

Information All Prepared.

A general report on trade conditions in the valley and a printed directory of the principal firms in every town and the line of business done by each will be furnished to every member of the expedition. The report will include much special information to cover special cases.

The Association has mailed this suggestion to all members that have expressed a desire to go:

Those members of the Merchants' Association Excursion to the Lower San Joaquin Valley who may intend to take souvenirs for distribution, are advised that it is particularly desired that there be no rivalry as to who will furnish the most costly souvenirs.

The Committee requests that no souvenirs having any appreciable value be taken, but that such as may be provided shall be simply in the nature of small advertising novelties which will be valued by the recipients for their unique or humorous

character and as pleasant reminders of the excursion and not for their pecuniary value.

The taking of souvenirs is entirely optional with the members of the party.

THE MERCHANTS' ASSOCIATION,
L. M. King, Secretary.

William R. Wheeler, manager of the Traffic Bureau of the Merchants' Exchange, General Freight Agent Luce of the Southern Pacific, and Assistant General Freight Agent Anewalt of the Santa Fe, will accompany the party.

No leading San Francisco wholesale house can afford not to be represented on the trip. The newspapers of the valley have primed their readers with information about it, and the valley merchants expect to meet the leading men of their San Francisco supply houses and will be disappointed if they do not come.

WHOLESALE COMMITTEE OFFERS RULES FOR TRIP

Members of the Party Will Have a Chance to Visit Stores Independently.

The first meeting of the Special Committee on Wholesale Trade, appointed by the Merchants' Association, was held at the Palace Hotel on September 1st.

The whole report of the Association's commercial representative, on the condition of San Francisco's trade in the San Joaquin Valley, was read to the members present and aroused much comment and discussion. Some account was given of the Association's efforts and achievements at improving freight deliveries in the lower valley, and its endeavors to have local manufacturers get after the oil well supply business.

The committee, in whose hands are the arrangements for the Trade Excursion in October, decided on the following regulations for that event:

The speakers shall be selected from members of the party.

Formal entertainment by merchants in the towns visited should be reduced to a minimum in order that the members of the party may have as much time as possible for visiting the various stores.

There shall be no formal entertainment of guests at the train.

In visiting stores the members of the party shall go independently.

The Merchants' Association's ten-year local improvement bond amendment is in conformity with state laws, which provide for such bonds everywhere except in San Francisco, where the charter has thus far prevented their use. It would give property owners the option of paying for public improvements in this way without compelling them to do so if they did not wish to. It is merely a privilege intended to lighten burdens—not an additional burden.

The first triple expansion marine engine made in the United States was built in San Francisco, and the first quartz mill that went into South Africa was made in this city.

AMENDMENT THAT WOULD REFORM THE TAXATION SYSTEM OF CALIFORNIA

Among Its Various Improvements Would be the Abolition of the Necessity for Equalizing Taxes Among the Counties

Senate Constitutional Amendment No. 1, which is the first of the Constitutional Amendments to be voted on next November, deals with the reform of taxation. This amendment has been characterized by the State Board of Equalization as "the best piece of legislation that has been offered to the people since the State was organized."

The amendment itself is very properly couched in technical legal phraseology. But that fact makes it difficult for the layman to understand it and easy for false impressions to get abroad. For that reason the State Tax Commission has prepared an analysis of the amendment, which is presented below:

As the preamble states, the amendment opens the way to the separation of state from local taxation.

It provides that certain taxes on the property of certain classes of companies, as named and described below, shall be exclusively for state purposes. It leaves the old system of ad valorem taxation on property in general other than that of the classes named, for the use of the counties, cities, school and other districts. The term companies is defined to include persons, partnerships, joint stock associations, companies and corporations.

What the State Will Levy.

The taxes reserved for the State are:

(1) On the operative property of railroad companies, including street railways, at the rate of four per cent of their gross receipts annually.

(2) On the property of sleeping car, refrigerator car and all other car companies at the rate of three per cent of their gross receipts annually.

(3) On the property of express companies at the rate of two per cent of their gross receipts, annually.

(4) On the property of telegraph and telephone companies at the rate of three and one-half per cent of their gross receipts annually.

(5) On the operative property of all light, heat and power companies at the rate of four per cent of their gross receipts annually.

All the non-operative property of the above corporations is left subject to local taxation.

Street car companies must pay, as now, the two per cent of their gross receipts to the cities under the Broughton Act, for the enjoyment of their franchises in the public streets and this in addition to the four per cent paid to the State.

(6) Insurance companies are to pay one and one-half per cent of their gross premiums. The real estate of insurance companies is to be taxed locally as now.

How the Banks Will Pay.

(7) Banks are to pay six-tenths of one per cent on their capital stock, surplus and undivided profits, but there is to be deducted from the capital stock the assessed value of their real estate which will be taxed locally as now.

(8) All franchises other than those included in the property taxed as above are to be valued and taxed at the rate of one per cent ad valorem.

The rates of taxation set down in the amendment can be changed only by a three-fourths vote of the legislature.

The gross receipts upon which the taxes are to be computed are defined in accordance with the law that has been in force in Minnesota for over half a century and which is supported by numerous decisions of the Su-

preme Court of the United States and of the State courts.

The State Board of Equalization is made the board of assessment for banks. But it is left to the legislature to determine who shall administer the other taxes.

The amendment makes it obligatory on the legislature to continue the present contributions from the state funds for the common schools and other educational purposes. It provides that the property of the classes mentioned shall be subject as heretofore to taxation to meet the interest and principal of outstanding bonded indebtedness of the cities, counties, school districts, etc., where such property is located.

It provides further that in case the state revenues from the taxes named are not suf-

ficient to meet the State's needs there may be a state ad valorem tax on all property including property of the classes named.

To tide over the period of change and readjustment two counties, San Bernardino and Placer, are until the year 1918, to be reimbursed by the State for what they lose in railroad taxes, and any districts which may suffer by the sudden change are to be aided from the county general funds.

The legislature is required to pass the laws necessary to carry the new system into effect.

In explanation of the above rates it may be stated that they are fixed on the theory that these proportions of the gross receipts will in each case equal the average burden of taxation on other classes of property.

WHAT TAX REFORM WOULD DO FOR SAN FRANCISCO

During the Fiscal Year the City Would Have Saved \$731,000

By PROF. CARL C. PLEHN, Secretary to the State Commission on Revenue and Taxation.

Among the many amendments to the State Constitution upon which the people of the State will vote next November, there is not one which is more distinctly to the benefit of San Francisco than Senate Constitutional Amendment No. 1.

It appears that had the amendment been in force during the fiscal year the taxpayers in the city would have saved \$731,000. Or, differently stated, the same amount of money as was raised in that year for city and county purposes could have been raised with a total tax rate 15.3 cents lower per hundred dollars than the rate that was paid, and there would have been no State tax to pay. The following table shows how the new system would affect San Francisco:

San Francisco County.

Tax Rate, \$1.964.	
Total Assessment Roll	\$539,487,347.00
Deduct assessment of:	
Railroad, street railway and car companies	\$24,979,815.00
Express companies	186,238.00
Telephone and Telegr. Co.	5,430,876.00
Light, Heat and Power Co.	11,040,961.00
Banks and Insurance Co's.	16,743,001.00
Franchises other than above	4,380,782.00
	\$ 62,761,673.00
Balance subject to county and municipal taxation	\$476,725,674.00
State tax saved on \$476,725,674 @ \$.364	1,735,281.43
Deduct county and special taxes on \$62,761,673, being property withdrawn from county taxation	1,004,186.76
Net gain to taxpayers in county. . .	\$ 731,094.67

This net gain of \$731,000 represents the amount by which San Francisco was over-taxed in that year.

There is the further advantage under the new system that the city would be freer than it is now, to conduct its own financial operations. Under the present tax system the assessed valuations must be kept as low as possible in order not to unduly increase the state tax, and consequently, there are times when the tax rate limit set by the charter makes it difficult to obtain the funds necessary for the city improvements. Under the amendment, there being no state tax, the assessed valuations may be raised to the "full cash value" of the property as the law requires, and there would be ample margin within the charter tax rate limit for all necessary operations.

This amendment is regarded as a great improvement upon the one of the same general import, rejected two years ago. All of the specific objections raised at that time to the amendment have been met in the new one. The former amendment was defeated in the State at large by a vote of 87,988 for, and 114,074 against, but carried in San Francisco by 22,464 for, and 15,754 against. Most of the opposition came from south of the Tehachapi and developed among the counties which benefit most by the inequalities of the old system.

It is to be hoped that the new amendment will not be judged in the narrow spirit of selfishness, but rather in the broad light of statesmanship. The local gain or loss is the measure of the inequalities of the old system when tested by the justice and equality of the new system.

WHY IT WAS NECESSARY TO CALL THE EXTRA SESSION

Merchants' Association Acts on the Discovery of Its Attorney to Save the Tax Reform Amendment.

Owing to the discovery by the Merchants' Association's attorney of a clerical error in what was meant to be the final draft of Senate Amendment No. 1, providing for revenue reform in California, it has been found necessary to call a special session of the legislature to correct the mistake so that the measure might go before the people on its merits. The reform is considered so important, and so much time and money have already been spent getting at it, that the Directors of the Association and other friends of the measure called in consultation thought it better that the state should assume the added expense of an extra session rather than have the amendment either defeated at the polls, or later prove to be a bad law when tried out before the Supreme Court.

The Missing Words.

The mistake, which it undoubtedly is, consists of the omission of the three words, "the year ending" from the section prescribing how the taxes of corporations, including insurance companies, shall be computed. After careful consideration of the possible political and legal effect of the omission, the Directors of the Association called in conference a number of those that had been active in promoting revenue reform, to discuss what had best be done. Accordingly the following gentlemen, with the Association's attorney, met with the Board of Directors at the Association's offices on September 19th: U. S. Webb, Attorney General of California;

Henry P. Dalton, of the State Assessors' Association;

J. R. Howell, representing the San Francisco Real Estate Board and the State Realty Board;

Alexander Brown, of the State Board of Equalization;

Senator Curtin, of the State Revenue Reform Commission, which has had the preparation of the measure in hand;

Prof. Carl C. Plehn, revenue expert and secretary to the Commission;

Former Assemblyman E. F. Treadwell, ex-member of the Commission;

E. A. Walcott, secretary of the Commonwealth Club.

Governor Issues the Call.

It was unanimously decided that the only thing to do under the circumstances was to ask the Governor to call the Legislature in special session. Governor Gillett issued the call, and by the time this "Review" reaches its readers the correction will probably have been made.

The omission was discovered by Mr. Allen G. Wright, of Wright and Wright, attorneys for the Association, on making for the Association's Committee on Public Affairs, a comparison of the present proposed amendment with the one that failed two years ago, in order to see if certain objections then raised had been properly met.

Before every election, the Merchants' Association investigates all constitutional and charter amendments submitted to popular vote, and makes definite recommendations to its members and the public of those its Directors feel are for the public interest.

In this case the practice has stood the

public in good stead, for if the amendment had gone to a vote in its present form, enemies of the reform might have used the error as an argument against it, or, if it had become a law it might have proved to be a law that the people of the state would never have consented to if they had known its true purport.

In Favor of Revenue Reform.

The Merchants' Association is unreservedly in favor of the policy of revenue reform proposed by the state Commission on Revenue and Taxation, and its Board of Directors has gone on record to that effect. It believes that the separation of the sources of local revenue from the objects of state taxation is politic and wise and that the present system of having both state and local governments levy a general property tax on the same classes of property, with its attendant evils of inequitable assessments that have to be adjusted between the counties by the State Board of Equalization, and the escape of part of their just tax burdens by public service corporations, is not to be borne if any good way can be found to get rid of it. It believes that the way proposed is a good way, and that the commission's plan is in line with the best practice of the most progressive states in the Union. And it is because it is in favor of the object of the proposed amendment that the Association feels it is worth an extra session to insure against all risks and correct the error while there is time.

What the Omission Involved.

The nature and gravity of the omission have been pointed out by the Merchants' Association in a communication to a leading member of the Bar Association, which reads in part:

"The only intent about which there may be any doubt is the intent to have public service corporations, mentioned in paragraph 'A' of the amendment, and insurance companies, mentioned in paragraph 'B' of the amendment, pay taxes upon the basis of stated percentages upon their gross annual receipts and premiums for the year ending December 31st. The amendment imposes an annual tax of certain percentages upon the gross receipts and gross premiums of these companies, but the only place in the amendment where the gross receipts and gross premiums mentioned are defined in express terms is found in the second sentence of the second paragraph of subdivision 'B' of the proposed amendment, which sentence reads as follows:

"The gross receipts and gross premiums herein mentioned shall be computed for the year ending December prior to the levy of such taxes, and the value of any property mentioned herein shall be fixed as of the first Monday in March."

The corresponding sentence in the Constitutional Amendment of 1907, having for its object the same purpose of the separation of state and local taxation, reads:

"The gross receipts and gross premiums herein mentioned shall be computed for the year ending the 31st day of December prior to the levy of such taxes," etc.

The difference between the two sentences consists in the omission of the words, "the year ending," from the Constitutional Amendment of 1909. If the result of the omission of these words from the Constitutional Amendment of 1909 is to make it the law that public service corporations and insurance companies shall pay taxes of certain stated percentages upon the gross receipts and gross premiums for the 31st day of December, the amendment of course should be defeated.

Corrected, the amendment will have the unqualified endorsement of the Directors of the Merchants' Association.

HOW TO VOTE ON THE CONSTITUTIONAL AMENDMENTS

Directors of the Association Make Recommendations to the Members and Public.

Senate Amendment	Vote
1 (if properly amended).....	Yes
11	Yes
36	Yes
44	Yes
53	Yes
Assembly Amendment	
1	Yes
Senate Amendment	
38	No
Assembly Amendment	
14	No

Following its usual practice, the Board of Directors of the Merchants' Association has made a study of all the constitutional amendments proposed by the last regular session and the recent special session of the Legislature. It recommends the adoption, in addition to Senate Amendment No. 1, for revenue reform, of both amendments proposed at the first special session and of Senate Amendments 11, 36 and 44 of the regular session, and recommends the defeat of Senate Amendment 38 and Assembly Amendment 14 proposed by the regular session.

For the Panama Fair.

The two proposed at the first special session are in aid of the Panama-Pacific Exposition, Assembly Amendment No. 1 providing that the State may raise \$5,000,000 by special tax, for the fair, and Senate Amendment No. 53 providing virtually a ratification in advance, of a charter amendment enabling this city to bond itself for \$5,000,000 and permitting the use of part of Golden Gate Park for exposition purposes. The Board is unanimously in favor of both of these.

Senate Amendment 11 would repeal that part of the Constitution taxing mortgages as an interest in land. This provision of the Constitution never has worked well, nor as its framers intended. It was meant to compel the mortgagee to pay the mortgage tax. But the mortgagee shifted it by charging it to the borrower, and, to make himself safe, almost always overcharged it; so that the borrower paid more indirectly, in the form of added interest, than he would if he had paid directly.

After the fire, when it was sought to make conditions inviting to outside capital, which did not understand the California arrangement, the law was amended to permit the lender and borrower to agree as to who should pay the tax. This left many loans in the old condition; it also left all mortgages under the injustice of being the only class of property taxed to its whole face value, so that even when the borrower paid the tax directly he paid too much.

A Useless Burden.

The California mortgage tax has only worked injustice and hardship to borrowers, and the Directors of the Merchants' Association feel that it should be abolished.

Senate Amendment 36 would enable any superior court judge in the State to hold court in any county at the request of a judge of a superior court thereof; and at the request of the Governor it shall be his duty to do so. There may be as many sessions of a superior court at the same time as there are judges thereof, including any judge or judges acting on request. At present, judges may substitute in other counties than their own, but the number sitting can not be in-

creased beyond the number of judges for that county. This amendment should be adopted.

Senate Amendment 44 would authorize the Legislature to classify cities and towns according to population for the purpose of regulating banking. As banking risks differ in communities of different size, this is a wise provision which the Directors of the Association feel should be adopted.

Prospects for a Greater San Francisco appear to be threatened by Senate Amendment 38, providing for the alteration of county boundaries, and for that reason the Directors feel that in its present form this amendment should be defeated.

ENTERTAINMENT PROMOTERS TO LOSE NAMES OF CHARITIES

Concerted Action Among the Organizations to Withhold Sanction from Over-Enterprising People of This Sort.

Professional promoters of charity entertainments that sometimes permit the charity whose name they use to get as much as 50 per cent of the "gate receipts" are likely to have a discouraging time in San Francisco if present plans of the Charities Endorsement Committee are carried out. As almost every endorsed charity has agreed to these plans, conditions look bad for this form of industry. By a general concert of action on the part of the endorsed charities, no promoter of this sort will henceforth be permitted to work under the name of any of them. This action has been brought about by a circular letter from the secretary of the Committee, Miss Katherine C. Felton, which reads in part:

The Charities Endorsement Committee is considering the advisability of again publishing the statement that it is a condition of its endorsement that no charity shall employ a professional promoter, allow its name to be used in connection with an entertainment given on a percentage basis, or pay to its collectors a commission greater than 10%. Attached to this statement will be a revised list of the endorsed charities, omitting all those unwilling to agree to this condition.

The Endorsement Committee, soon after its organization, discovered that both the merchants and the charities of the city were constantly imposed upon by fraudulent solicitors and professional entertainment givers. The evil had grown to so great an extent that it was no uncommon thing for the solicitor to receive 50% of the amount collected, and the suspicion that some arrangement of the sort had been entered into made contributors to the charity reluctant to respond to any appeals sent to them.

The Endorsement Committee, realizing the harm that was being done to the cause of charity, determined to rid the city of the professional solicitor and entertainment giver, and, as a step in this direction, published in its first report that no charitable society would appear on the endorsed list unless it had agreed not to employ any professional promoter or to allow its name to be used in connection with any entertainment got up by professionals and financed on a percentage basis.

The Committee found all the leading charities of the city in full sympathy with this action, and for a period of at least four years and until the fire, none of the legitimate charities countenanced entertainments given on a percentage basis and this sort of commercialism was eliminated from the charity situation in San Francisco.

Since the fire, owing, undoubtedly, to financial pressure, a number of the recognized charities of the city have arranged for entertainments on a percentage basis and have done this without notifying the Endorsement Committee. (The failure to notify the Committee was undoubtedly an oversight on the part of the charities, due to the fact that the Endorsement Committee had not published its rules for some years.)

From criticisms that have been made by a number of merchants, the Charities Endorsement Committee believes that it is against the best in-

Assembly Amendment 14 would put a perpetual easement on every piece of land henceforth sold by the State through which, or by which ran any stream that could be fished. It seeks to provide that anybody can enter on such land for the purpose of fishing. The Board feels that with such a right reserved, the sale of state lands might be unfavorably affected and hence their value might be impaired. Moreover a person buying land should have the whole control of it, including the right to exclude undesirable characters, which he would not be able to do if he were to buy his land from the State under the proposed law. The Board recommends that it be voted down.

terests of the charities themselves to allow this practice to continue, and that, in the long run, they will lose financially if the impression is created that but a small proportion of the amount subscribed reaches the institution for whose sake it was given.

The Committee is not opposed to the payment of a definite salary to any one employed to train or instruct those who are to take part in an entertainment, or, in fact, to the payment of reasonable salaries for any services actually rendered; nor will any objection be made if one of the charities desires to buy out a theatre for a given evening, paying a fixed sum, providing that the business arrangement is made public, so that the purchasers of tickets may know how much they are giving to charity and how much they are paying for the pleasure of the entertainment.

The charities addressed were asked to consider the matter and express their opinion of the proposed plan. Practically every one has now responded, expressing its hearty approval of the policy and its willingness to accept the conditions outlined. The merchants and business men of San Francisco should also understand the matter so that none need help support an imposture under a misapprehension.

ENDEAVORS TO IMPROVE ROUTES FOR TOURISTS

Association Studies Out a Better Itinerary for the Sight-Seeing Auto-Cars.

That visitors to San Francisco might not go away with an erroneous impression of the city, the Merchants' Association has been making efforts to improve the routes of some of the sight-seeing automobiles, and has induced the companies operating them to consider a better itinerary than the one commonly in use. The matter is of no small importance, inasmuch as over a hundred people, almost all of them tourists and strangers to San Francisco, are often taken in a single day through some of the less attractive parts of town. Only one company is at present traversing the best route. The others have agreed to consider an itinerary mapped out by the Association, and every effort will be made to get them to use it or one equally good.

As soon as the conditions were called to the Association's attention a representative was directed to travel over the routes of all the cars and find out, first, if the reports were true, and second, if there was any remedy.

The Association next had a special study

made of the topography of the city with reference to its best improved sections and most beautiful scenic districts, and had a route mapped out that would give visitors a better idea of what San Francisco really is.

This route was sent to the managers of the companies operating the cars, and the Association has received assurances that the new route would be given a fair trial.

CITY INSPECTION OF WORK SHOWS AN IMPROVEMENT

Inspection Bureau Has a Perceptible Effect in Raising the Official Standard.

Perceptible improvement has taken place in the city inspection of public work during the past month, and many causes of complaint by the Merchants' Association Bureau of Inspection have been removed. President Casey of the Board of Works, and Acting City Architect Fisher have been making some inspections on their own account and have succeeded in generally raising the standard among the city's inspection force.

This is one of the main objects at which the Merchants' Association has aimed in all its criticism of the city inspection staff thus far. The association's inspection is intended to assist and supplement that of the city, and we are glad to be able to report that better work is being done in consequence. It will save the taxpayers of San Francisco hundreds of thousands of dollars.

Objections to bad work and to attempted substitutions, lodged by the bureau, are now receiving prompt and effective attention. Where substitutions of plumbing fixtures were attempted in schools, the protest of the association has compelled the proper execution of the contract. A great gain has also been made in respect to the effort to supply for the Spring Valley and Franklin schools an automatic heat regulating device not in the contract and that could not show any record of service equal to that of the one specified. The contest over this matter has been protracted, but the Association's Inspection Bureau has been upheld by the Board of Works, and it is not likely that similar experiments will be attempted again.

The bureau's monthly reports show progress made on all the work now being done under the bond issue, most of which is going forward in a perfectly satisfactory manner.

A firm of capitalists that has built by private contract a dozen or so large buildings in San Francisco since the fire pays an inspector a salary of \$100 a month just to watch one job. It looks like good business to them, to see that they get their money's worth. If it is good business for them, it is good business for the taxpayers of San Francisco to pay through the Merchants' Association's Bureau of Inspection for having an impartial watch kept on the improvements that are going on under the bond issue.

Consul H. D. Van Sant, of Dunfermline, reminds American business men that the letter rate of postage to the United Kingdom is now two cents. Many letters are received at his consulate bearing a five-cent stamp and inclosing a five-cent stamp for reply, a clear loss of six cents. The letter postage rate between the United States and Germany is likewise only two cents, but to other European countries it remains five cents.

RAILROAD ABOLISHES TOLLS ON INTRA-STATE FREIGHTS

Traffic Bureau Brings About the Relief of One Burden on San Francisco Business.

Through the efforts of the Traffic Bureau of the Merchants' Exchange, the railroads serving San Francisco have abolished a discriminatory tax on San Francisco's commerce. On September 14, 1910, the Southern Pacific Company began the abolition of State tolls on all intra-state commerce passing over State wharves along the San Francisco waterfront. At the same time, William R. Wheeler, manager of the Bureau, was advised that on and after October 22nd the Southern Pacific Company will absorb all State toll charges on all interstate traffic, the latter absorption being necessarily deferred in order that the legal notice might be filed with the Interstate Commerce Commission.

Clearing the Coast Line.

Some four years ago the shippers of this city, through the Pacific Coast Jobbers and Manufacturers' Association, whose activities were directed in large part by the same forces now directing the Traffic Bureau, filed a complaint before the Interstate Commerce Commission and were successful in having the State toll which was exacted by the Southern Pacific Company, removed on traffic moving to and from San Francisco via San Bruno and the Coast Line. This brought about the absorption by the railroads of State toll charges on all traffic originating at, or destined to, points east of Ogden, Albuquerque and El Paso, and north of Portland, Ore., no matter whether the traffic in and out of San Francisco moved all rail or via the trans-bay routes. The shippers were, however, still required to pay the State toll charges on all intra-state traffic and all interstate traffic originating at or destined to points west and south of the above gateways where it moved via trans-bay routes.

These charges for the fiscal year ending June 30, 1910, amounted to \$134,402.03.

Our merchants and shippers were thus at a disadvantage when doing business with the San Joaquin and Sacramento valleys, and Oregon, Nevada and Arizona, when competing with jobbers in Sacramento, Stockton, Marysville, Portland and Los Angeles.

Bad Effect on Business.

While the individual amounts involved were rarely of consequence, nevertheless buyers in the interior frequently urged the fact that they had to pay State toll upon shipments from San Francisco as a reason for diverting their business to jobbers in competing cities. The tax was particularly burdensome upon dealers in hay, grain and produce, for it frequently amounted to as high as \$2.50 per car on this traffic.

Had the merchants not been successful three years ago in having the charge on shipments via the Peninsula route abolished by order of the Interstate Commerce Commission, there can be no doubt that a toll would now be imposed on all traffic over the Dumbarton cut-off.

Last May the matter of the absorption of the State toll, upon the opening of the Dumbarton cut-off, was taken up by the Bureau with the Southern Pacific officials. It was announced by the Southern Pacific Company that the toll on freight passing over the

cut-off would not be charged, but in all cases where freight was transported across the bay and over the wharves the railroad would continue to collect the charge from the shipper. The Traffic Bureau then requested that the Southern Pacific absorb all State tolls upon the completion of the Dumbarton cut-off, claiming that the charge was one covering a service incidental to transportation as do the Missouri River Bridge tolls which are absorbed by the railroads. After several

conferences between Vice-President McCormick and Manager Wheeler, the absorption of the charge in toto was brought about. This finally removes a discriminatory charge against San Francisco's traffic which had existed for some forty years.

It is hoped that this action will be followed in the near future by the abolition of the Industrial Switching charge of \$2.50 per car, which is still borne by the spur track shippers of this city, while our competitors in other cities and towns served by the same railroads are freed from this burden.

The Traffic Bureau is doing a good work and should be encouraged by the membership of every merchant, banker, real estate owner and capitalist that is interested in the development of our commerce.

ASSOCIATION IS BACKING TWIN-PEAKS TUNNEL PLAN

Continues Its Work on Behalf of This Project by Distributing Ways and Means Committee's Report.

Judge Troutt's decision in favor of the Stockton Street tunnel plan sets that project one more step on its way. If the decision stands, the present method will apply. If not, some other method will have to be devised and the sooner we find out the weakness of this one, the better.

The Merchants' Association has ordered to be printed and distributed several thousand copies of the report of the Twin Peaks Tunnel convention, an excellent presentation, with maps and sketches, of the need of the Twin Peaks project, and a forcible argument in favor of doing the work by means of a bond issue of two and a half millions. These plans have been worked out by an able committee, on which the Merchants' Association was represented by Directors Law and Brenner, and meet with the approval of the Board of Directors.

For the present, the Twin Peaks project is held in abeyance by pending negotiations for the purchase by the city of the Spring Valley Water Company's plant, which includes valuable holdings beyond Twin Peaks. When the city receives an offer from the company, the Supervisors will probably be ready either to submit a bond issue proposal for the construction of the tunnel, or start on the assessment district plan.

The Merchants Association is the parent of the Twin Peaks tunnel scheme in its modern and practical form. While in a vague, indefinite way the subject has been floating about in the public mind for twenty years, it was the Merchants' Association that demonstrated the need of the tunnel now, and gave point and force to the demand that in some way the community get busy and build it.

The Association took up the subject spontaneously and naturally. It was forced to it by its own investigation of the reasons why San Francisco was not growing as fast as it should. It set its agents to find out why so many people went across the bay to live and what could be done to induce more of them to live here, and the study of their reports by its Committee on Public Affairs led to the conviction that Twin Peaks was one of the main obstacles to the growth and progress of the city, and that it must be got rid of, in a traffic sense, so that street cars could be run from the center of town to the inviting lands beyond.

The Association had its engineer prepare plans for a tunnel that should accommodate pedestrians, vehicles and street cars. The plan was submitted to the Directors of the Association and after discussion became the basis of the serious and urgent proposal, made at the semi-annual banquet of the Association in May, 1909, that the tunnel be built, accompanied by the demonstration that the time had arrived in the city's affairs to build it.

This action attracted immediate attention. The matter was brought before some of the improvement clubs and the result was the formation of the Twin Peaks Tunnel Convention, which now has a membership of fifty different improvement organizations and commercial bodies. Director Hartland Law of the Merchants' Association was made the president of the convention and Director Gustave Brenner of the Association was one of its Committee on Ways and Means. Its secretary is Mr. C. F. Adams.

EIGHTEEN NEW MEMBERS ON ASSOCIATION'S ROLL

These additions to the roll of the Merchants' Association have been made during the month:

Active.

The Diamond Rubber Co., Second and Mission Streets; Rubber Goods.

Julius Levin Co., Inc., 985 Market Street;

Wholesale Liquor Dealer.

Julius S. Godeau, 41 Van Ness Ave.; Under-

taker.

Associate.

The Pierce Arrow Sales Co., 330 Van Ness Ave.; Automobiles.

Baldwin House, 74 Sixth Street; Hotel.

Dempson Mfg. Co., 833 Market Street; Tag

Manufacturers.

McEwen Bros., 475 Pine Street; Real Estate.

Johnson Service Co., 243 Monadnock Bldg.;

Temperature Regulations.

Eugene Dietzgen Co., 18 First St; Drawing

Materials—Surveying Instruments.

Bellevue Hotel, Geary and Taylor Streets;

Hotel.

Crim and Scott, 425 Kearny Street; Architects.

Scott & Gilbert Co., 45 Ecker Street; Pharma-

ceutical Preparations.

A. G. Spalding & Bros., 158 Geary Street;

Athletic Goods.

Keuffel & Esser Co., 50 Second Street; Archi-

tects' and Engineers' Supplies.

C. E. Pierce, 242 California Street; Brokers.

F. S. R. Prentiss, 416 Market Street; Vacuum

Machinery.

Meade Co., Inc., 159 Third Street; Restaurant.

Vallejo Brick & Tile Co., 654 Mills Bldg.; Pav-

ing and Sewer Brick.

HONOLULU IS EAGER TO HELP SAN FRANCISCO

Merchants' Association of the Islands Expresses Keen Interest in the Fair.

Honolulu's vital interest in having the Panama-Pacific Exposition held at San Francisco, and her general good wishes, as a friend, neighbor and good customer, for the prosperity of this city, were given expression by Mr. W. F. Dillingham, vice-president and acting head of the Honolulu Merchants' Association, who was present as a guest of the Board of Directors of the San Francisco Association at the Directors' meeting on September 23d. Mr. Dillingham said in part:

When California was young you used to draw your food supplies from the Hawaiian Islands and send your children there to be educated. Now the process is reversed but we are your friends as much as ever. We want to see the Panama-Pacific Exposition held at San Francisco, not only because of our long-standing friendship, but for our own interests as well. If you get people across the continent and from Europe to see the fair we can induce a good many to visit us.

In addition to that, however, we appreciate the help that California has given us through her representatives in Congress on many occasions when we have needed help, and it would give the people of the islands pleasure to be able to reciprocate. We would like to have the matter put into shape so that we could bring it regularly before our Chamber of Commerce and Merchants' Association. We have some influence at Washington, and will be glad to exert it for San Francisco.

We in Honolulu are trying to combine our commercial organizations. We feel that we have too many, and that we often appear divided by it. We have so many organizations that one of our citizens said he wanted to have chiseled on his tombstone: "He died going to meetings."

VACANCIES IN THIS CITY SHOW MARKED DECREASE

Spring Valley Figures Indicate a Much Larger Population Than Last Year.

Whatever the census may show about San Francisco's population, there can be no doubt that the city has made a great growth during the past year. The following figures from the water sales department of the Spring Valley Water Company, show that San Francisco has been making good headway of late.

As compiled from our monthly visitations of properties supplied under flat rates—which classification includes only buildings used strictly as private dwellings (detached dwellings and flats, each flat being considered a dwelling)—we submit the following monthly vacancies between August 1, 1909, and August 31, 1910:

August, 1909.....	10,800
September, 1909.....	10,650
October, 1909.....	8,820
November, 1909.....	7,700
December, 1909.....	6,400
January, 1910.....	6,333
February, 1910.....	7,706
March, 1910.....	8,033
April, 1910.....	8,257
May, 1910.....	8,510
June, 1910.....	8,760
July, 1910.....	8,770
August, 1910.....	8,527

While these figures doubtless contain errors, we believe them to be substantially correct and if used comparatively, show a healthy condition in that the increase in population of the city has taken up all new buildings (apartments and dwellings) erected during the past year, and has likewise materially decreased the vacancies in buildings in existence August 1, 1909.

The above does not include hotels, apartment houses and places of business supplied under meter rates.

ASSOCIATION ENDORSES THREE STATE BOND PLANS

Harbor Improvement Debts Will Not be Paid Out of General Taxes.

The Merchants' Association has given its unqualified endorsement to the three state projects for issuing nine millions of bonds for the improvement of the San Francisco water front, one and a half millions of bonds for San Diego harbor, and another million for the purchase of lands at I-lais Creek.

In all three of these projects, neither principle nor interest of the debt will come out of the taxpayers of the state, but will be taken out of the port charges on shipping. All the state at large is asked to do, in effect, is to lend its credit to an extremely valuable program for improving the state's own lands and harbors. Every reader of the "Review" should assist as far as possible in disseminating a knowledge of this fact, for there is danger of a general misapprehension.

For the week ending September 22nd, San Francisco's bank clearings nearly reached those of the biggest week before the fire. They aggregated \$49,281,000, and exceeded those of Los Angeles, Portland, Tacoma and Seattle combined. Here are the figures:

San Francisco	\$49,281,000
Los Angeles	\$16,615,000
Seattle	11,077,000
Portland, Ore.	11,147,000
Tacoma	6,167,000

Total

45,006,000

San Francisco's EXCESS.....\$4,275,000

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.....	President
GUSTAVE BRENNER.....	Otis Elevator Company.
R. S. ATKINS.....	First Vice-President
BYRON MAUZY.....	Investments.
EDWARDS J. BATES.....	Second Vice-President
GEORGE C. BORDMAN, JR.....	Robert S. Atkins.
W. D. FENNIMORE.....	Treasurer
HARTLAND LAW.....	B. Mauzy Piano Company.
C. K. MCINTOSH.....	Hulse-Bradford Co.
W. N. MOORE.....	Boardman Bros. & Co.
A. W. SCOTT, JR.....	Cal. Optical Co.
JOSEPH SLOSS.....	Hartland Law.
ROBERT H. SWAYNE.....	Vici Company.
FRANK J. TURNER.....	S. F. National Bank.
L. M. KING.....	Moore-Watson Dry Goods
WRIGHT & WRIGHT.....	Scott, Wagner & Miller, Inc.
HENRY A. CAMPBELL.....	Alaska Commercial Co.
WARREN MANLEY.....	Swayne & Hoyt
FRANK M. TODD.....	Listings Clothing Co.
	Secretary and Superintendent
	Attorneys
	Engineer
	Commercial Representative
	Editor Review

STANDING COMMITTEES.

GEORGE C. BORDMAN, JR., Chairman	BYRON MAUZY
R. H. SWAYNE	W. D. FENNIMORE
	Publicity and Promotion.
	A. W. SCOTT, JR., Chairman

R. S. ATKINS	JOSEPH SLOSS
HARTLAND LAW	FRANK J. TURNER
	Trade and Finance.
	W. D. FENNIMORE, Chairman

C. K. MCINTOSH	GUSTAVE BRENNER
W. N. MOORE	EDWARDS J. BATES

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL.....	Engineer in Charge
D. A. HAGENS.....	Financial Secretary and Auditor

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenwood & Jansen.....	405 Clinic Bldg
Barrow, Wade, Guthrie & Co.....	310 Sansome
Dolge, Wm.....	255 California
Lester Herriek & Herriek.....	Merchants Exchange Bldg.
Lomax, W. B.....	Chronicle Bldg.

McLaren, Goode & Co.....

Price, Waterhouse & Co.....	210 Sansome
Roue, C. V.....	Room 247, 268 Market
Walkner & Cooper.....	255 California

ACCOUNTANTS AND AUDITORS.

Hertz, Louis.....	149 California
ACETYLENE GAS GENERATORS.	
Bullard, E. D.....	Rooms 221-223, 268 Mkt.

ADVERTISING.

Cooper, F. J.....	18 Montgomery
Green, J. Chas. Co.....	Johnston-Dienstags-Ayers
Stevenson and Clinton Park	
Scott, F. E.....	Humboldt Bank Bldg.
Walker Advertising Agency.....	Speckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.....	747 Sansome
AMMUNITION.	
The Peters Cartridge Co.....	608 Howard

ARCHITECTS.

Barth, Hermann.....	12 Geary
Burnham, D. H. & Co.....	Merchants Ex.
Crim & Scott.....	423 N. Army
Colley, C. J.....	Pacific Bldg.
Curlett, William.....	Phelan Bldg.
Dutton, L. B.....	Chronicle Bldg.
Holmes, Edward L.....	335 Pine
Leonard, Jos. A.....	902 Phelan Bldg.
McDougall Bros.....	333 Russ Bldg.
Meussdorffer, C. A.....	Humboldt Bank Bldg

Volf & Sons.....	245 Drumm
Volfen, Max & Co.....	421 Front

CONFECTIONERS.

Hlum's Confectionery, Polk
Dempstrial, L. Supply Co., 123 Front
Gimbal Bros., 325 Pacific
Hans, Geo., & Son, 770 Market
Leicht Bros., 1242 Devisadero
Maskey, Frank, 122 Kearny
McElrath-Rothschild Co., 122 Kearny
Orange Blossom, Inc., 442 Second
Rial, Henry & Co., 19th & 17th
Townsend's, Inc., 46 Market

CONTRACTORS.

Chadwick & Sykes, 418 Crocker Bldg.
City Street Improvement Co., 103 Main
C. Merchants Exchange Bldg.
Clinton Fireproofing Co.,
Hart, F. L., 841 Monadnock Bldg.
Penny, Isaac, Phelan Bldg.
Ransome General Const. Co., 24 Crocker Bldg.
San Francisco Bridge Co.,
Thomson Bridge Co., 103 Main

CONTRACTORS AND BUILDERS.

Fay's Sons, T. H., 1065 Monadnock Bldg.
Fahy, Richard, 518 Noe
Hul, Jas. H., 773 Market
Kearney, Richard, & Son, 773 Market
Masow & Morrison, 518 Monadnock Bldg.
Metropolis Construction Co., 24 California

COOPERS.

California Barrel Co., 24 and Illinois
Carl Cooperage Co., 54 Boardman
Woerner, David (Est. of), 14th & Har-
Herbert, Vogel & Co., 24 Crocker Bldg.

COOPERAGE STOPS.

Richards, J. W., 841 Monadnock Bldg.

CORDAGE MANUFACTURERS.

Tubbs Cordage Co., Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 28 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Bat. & Broadway
California Crackers, Bat. & Broadway

CROCKERY AND GLASSWARE.

Anglo-Am. C. & C. Co., 46 Beale
Cohen-Heleneberg Co., 14 Market
Kearney, Richard, & Son, 773 Market
Schloss Crockery Co., 17-13 Beale

CRUSHED ROCK.

Gray Bros., 2d and Mission

CURRY CUTTERS.

Hettich, A. L. Co., 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T., 323 Geary

DENTISTS.

Flood, A. M., D. S., 240 Stockton
Platt, Frank L., D., Geary & Powell
Westphal, Otto Francis, D. S., Post

DEPARTMENT STORES.

Emporium, The, Market, bet. 4th & 5th
Pacific Syndicate Co., 101 Mission
Stratton, C. & Co., 101 Mission

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co., 245 Bush
Rucker-Fuller, 122 Kearny

DISPLAY FIXTURES.

Feintuch Display Fixture Co., 124 Sansome

DOORS AND WINDOWS.

California Door Co., 43 Main

DRAYMEN AND STORAGE.

Bocarde, J. B., Dray Co., 97 Sacramento
Cartwright Drayage Co., 101 Mission

EMMONS, D. W.

Emmons, D. W., Main and Mission
Rearmuth & Ruggles, 109 Davis
McNally & Smith, 28 Davis
Overland Freight & Trans. Co., 35 2d
Rode, C. B., & Co., 130 Pine
Teale & Co., 764 Clay

DRIED FRUITS.

Field, A. B., & Co., 24 California
Griffin & Maginn, 101 Mission
Griffin & Skelley Co., 16 California
Huggins & Co., 423 Drumm
Olsen Packing Co., 423 Drumm
Poulsen Packing Co., 16 California
Rosenberg Bros., 16 California

DRUGGISTS—RETAIL.

Ayers, Edw. N., Van Ness & Geary
Baer Drug Co., 722 Market
Boerick & Runyon, 140 Powell
Bowman's Drug Co., 140 Powell
Bremmel, J. C. B., 2501 California
Calegaria, Arnold, Kenney & Pacific
Ferry Drug Co., 20 Market
Green, Frank T., 500 Devisadero
Lalner, Rd., 101 Fillmore
Leipnitz Co., G., Sutter & Laguna
Lengfeld's Pharmacy, 272 Post
Lyon Drug Co., 1014 Valencia
Rossi Drug Co., 1300 Union
Roth, Val., 58 Market
Wakelind, & Co., 58 Market

DRUGGISTS—WHOLESALE.

Coffin-Lindley Co., 35 Second
Langley & Michaels Co., 50 First
Waldron & Dietrich, 576 Mission

DRY AND FANCY GOODS HOUSES—RETAIL.

City of Paris, Stockton & Geary
Hill Bros., 97 Market
Layman, J. P., 24 and Mission
Livingston Bros., Geary & Fillmore
Newman & Levinson,
O'Connor, Moffatt & Co., 121 Post
Samuels, D., Luce House,
Crawley, J. P., & Co., 121 Sutter
Thurbscher, B. E., 14 Valencia
Weill, Raphael, & Co., Sutter & Grant Ave.
Wied, F. P., & Co., Post & Fillm

DRY AND FANCY GOODS HOUSES—WHOLESALE.

Bauer Bros. & Co., 49 Sansome
Bernstein, S. L., Mission
Murphy, Grant, 101 Mission
Brad, J. L., & Co., 28 Sansome
Heller, Klein & Co., 41 Sansome
Jacobs, F. P., & Co., 121 Sansome
Kohlberg, M. S., & Co., 126 Pine
Levy, Max, 151 Sutter
Marchand, 101 Sutter
Moore-Watson Dry Goods Co.,
..... Bush & Sansome
Murphy, Grant, 101 Mission
Schmidt, Ben, J., & Co., 35 Sansome
Simons, L. S., 38 Sansome
Strauss, F. S., Pine & Battery

DYEING AND CLEANING.

Thomas, The F., Parisian Dyeing &
Cleaning Works, 27 Penth
Hickman, 38 Market

EDUCATIONAL INSTITUTIONS.

Head's Business Co., McAllister & Polk
San Francisco Business College, 38 Market

**ELECTRICAL SUPPLIES AND CON-
TRACTING COMPANIES.**

Brooks-Follis Electric Corp., 46 Second
Electric Appliance Co., 128
Electric, 84-86 Supply
Co., 84-86 Supply
General Electric Co., Union Trust Bldg.
Pacific States Electric Co., 326 Ellis
..... 133 Second
Sato Bros. Engineers, Co., 21 First
Summerhayes, W. R., 76 Polson
Ind. Electric Const. Co., 281 Fulton
Wickham, 281 Fulton
Works, 623 Mission
Westinghouse Electric Co., Second and Atoma

ELECTRO-PLATERS.

Denniston's S. F. Plating Works, 19-51 Mission
Golden Heat Treating Works, 1st
Rudger-Merle Co., Bay & Stockton

ELEVATOR MANUFACTURERS.

Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.

Levy, Jules, & Bro., 156 Sansome

ENGINEERS, CONSULTING.

Ames, Frederick J., 24 Kearny
Luther Wagoner, 310 Pacific Bldg.
Stut, J. C. H., 117 Montgomery

ENGINEERS, MECHANICAL.

Wellington, 101 Mission

ESSENTIAL OILS.

Bolderman, A. C., & Co.,
..... Sacramento and Davis
Lundberg, 101 Mission

EXPORTERS AND IMPORTERS.

American Import Co., 16 First
Castle Bros., 149 California
De Fremery, J. C., 519 Mission
North American Mercantile Co.,
..... 218 First
Maldonado & Co., 101 California
Vignier, A., Inc., 611 Battery
Wieland Bros., Inc., 809 Davis

EXPRESS COMPANIES.

Wells, Fargo & Co., Second and Mission
Pacific Goods & Forwarding Co., The,
..... 210 Sansome

FIRE APPARATUS.

Chapman, R., 400 Golden Gate Ave.

FIREWORKS.

Newton's California Fire Works Co., 249 Front

FIREPROOFING CO.

San Francisco Fireproofing Co., 809 Monadnock Bldg.

FOUR MILLS.

Hutton, C., Merchants Exchange Bldg.

SPERRY FLOUR CO.

Sperry Flour Co., 342 Sansome

FOOD CEREALS.

Pacific Cereals, Bay near Mason

FORWARDING AGENTS.

Earl, D. W., & Co., 207 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co., 2902 13th St.

FRUITS AND VEGETABLES.

Goetting, Charles L., & Sons,
..... 1913 Bryant

FURNITURE.

Bateman, Wm., 1913 Bryant
Breuner, John, Co., 281 Geary
Brunner-Saxe Co., Eddy and
Gordis Furniture Co., 126 Post
Pastern Outfitting Co., 1017 Market
Fredericks, J., Post and
Friedman, M., & Co., 273 Post

GULLISON BROS., 2086 Market

Indianapolis Furniture Co., 833 Mission
Kreiss, L., & Sons, Sutter & Stockton
Lachar, 2015 Mission
Lavenson-Schluter Co., 227 Post
Moore, Harry J., Furn. Co., 40 O'Farrell
Plum, Chas. M., 21 Sutter
Redick-Newman Co., 2200 Mission
Sloane, W. J., 216 Sutter
Sterling Furniture Co., 21 Sutter

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co., 746 Phelan Bldg.

FURS.

Berwin, Chas., 39 Grant Ave.
Bassner, Louis, 112 Geary
Liches, H., & Co., 167 Post
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFACT.

Independent Match Co., 515 Market
Metropolitan Match Co., 210 Sansome

GAS AND ELECTRIC FIXTURES.

California Gas Fixture Co., 357 Ellis
Davis, Thomas, Co., 725 Mission
Klein, 725 Mission
Robert Mfg. Co., 633 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son, 211-213 Main
Standard Gas Engine Co., 10 California

GAS ENGINES AND SCALPS.

Fairbank, First

GAS METER AND STOVES.

Pacific Meter Co., 112 Market

GAS CONSUMERS.

Gas Consumers' Assn., 467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thibelen, 667 Mission

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co., 15th & Polson
Pacific Coast Glass Wks., 7th & Irwin

GLOVES.

Moss, Geo. A., 752 Market
Steinberger & Kalisher, 36 Webb

GLUE MANUFACTURERS.

Burd, Wm., & Son,
..... 308 Post
California Glue Co., Telegraph Bldg.
Fairfax & Rankin

GRAIN AND REANS.

Barnard & Bunker, 143 California
Hansen, F. L., Montgomery St.

GRAVEL.

Bay Development Co., 153 Berry

**GRAPHOPHONES AND PHONO-
GRAPHS.**

Lennon, John, 324 Sutter

GROCERS—RETAIL.

Danneman, Bro., 748 & Scott
Goldberg, Bowen & Co., 242 Sutter
Johnson Bros., Fillmore & Sacramento
McClough, Chas. M., 14-15 31st
Peters Bros., 901 Cole
Stulz, Jos. A., & Co., 1931 Fillmore
Wieland, Peck & Co., 12 Clay

GROCERS—WHOLESALE.

City of Hamburg Co., Inc., 323 Davis
Cluff, Wm. Co., Spear & Mission
De Bernardi, D., & Co., 135-141 Main
Haas Bros., Sacramento & Davis
Hooper & Jennings, Sacramento
Levaggi, Granucci & Co., Inc., 431 Front
Meyer, A., & Co., 10 Market
Newbauer, J. H., & Co., Davis & Pacific
Rochdale Wholesale Co., 228 Commercial
Rothschild, John, & Co., 10 Market
Snook, James A., & Co., 247 Davis
Sussman, Wormser & Co., 140 Spear
Tillmann & Bendel, 311-337 East
Wellman, Peck & Co., 12 Clay

GUNS AND AMMUNITION.

Beckert, Phil B., Co., 717 Market
Clery Arms Co., The, 48 Geary
Czechoslovak Arms Co., 48 Geary
Shreve & Barber Co., 1023 Market

HAMMAM BATHS.

Burns, Edw. F., 315 Eddy

HARDWARE—RETAIL.

Brown, Chas., & Co., 871 Market
Dean, S., 827 Mission
Hs. J. C., & Co., 827 Mission
Jones, Ed. Hd., & Tool Co., 1180 Mkt.
Nelson, H., 24 M
Palace Hardware Co., 581 Market
Smith, P. A., Co., 638 Fourth
United Hardware & Supply Co.,
..... 687 Mission
Williams Hd. & Stove Co., 374 Market
Wright Hardware & Stove Co., 7 Third

HARDWARE—WHOLESALE.

Arnold Hardware Co., 848 Webster
Baker & Hamilton, 465 Brannan
Brittain & Co., 340 Market
Cahoon, 24 M
Dunham, Carrigan & Hayden 8th & Kas.
Froelich, Christian, Pacific Union Club
Hahrbrook, Merrill & Stetson, 8 & Twas
Montague, W. W., & Co., 557 Market
Pacific Hd. & Steel Co., 7th & Twnad
Sevel, 14 Howard

HARNESS AND SADDLERY.

Keyston Bros., 120 Second

HAT MANUFACTURERS.

California Hat Co., 280 Minna
Trist & Co., 734-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Carroll, Chas., 506 Market
Colman, W. S., 730 Market
Filler, Tom, 720 Market
Pillaton & Co., 127 Kearny
Reising Hat Co., 115 Mission
Herrmann & Co., 249 Kearny
Klick, Louis, & Co., 24 Sansome
Lundstrom Hat Works, 2142 Mission
Meusdorffer, J. C., Son, 1361 Fillmore

HAY AND GRAIN.

Anspercher Bros., Clunie Bldg.
Chalm, W. S., 143 Market
Scott, Magnier & Miller, Inc., 40 California
Somers & Co., 37 California
Vermell, J. H., 2142 Mission

HOSPITALS.

German General Benevolent Society
(German Hospital), 14th & Noa

HOTELS.

Baldwin House, 71 Sixth
Bellevue Hotel, Geary and Taylor
Brunn R. H.,
..... Hotel Van Ness & Geary
Harris, Klr., Grand & Hamilton Hotels
Hotel Arlington, Ellis & Leavenworth
Hotel Dale, Crocker & Turk
Hotel Savoy, Van Ness Ave. & Ellis
Hotel St. Francis, Geary & Powell
Hotel Union, 14th & Noa
Palace Hotel,
..... Market & New Montgomery
Rokin, Edward, Argonne, 44 Fourth
Shurp, Arthur M., Winchester Hotel
St. Francis, 14th & Noa
Stoom, Ingram B., 66 Geary

HOUSEHOLD UTENSILS.

Weister & Co., 2989 Folsom

ICE DEALERS.

Consumers Ice Co., 436 Eighth
Merchants Ice & Cold Storage Co.,
..... Lombard & Sansome
National Ice Co., 265 Market
Union Merchants Ice Delivery Co., 251 Pine

IMPORTERS.

American Mercantile Co., 514 Battery
Macdonald & Co., 149 California
The Great Import Co.,
..... 1039 Mer. Ex. Bldg.

INDIVIDUAL MEMBERS.

Allen, 740 Mission
Behan, John E., 375 Sutter
Benedict C. S., Post & Grant Ave.
Briggs, Union Trust
..... R. F. D. 29, Los Gatos
Brenner, Gustave, 2285 Jackson
McCoy, C., 1456 Filbert
Davis, Andrew M., Merchant, Em-
porium, Market, near Fifth
Felt, 1456 Filbert
Greenbaum, E., Secretary City Ware-
house Co., Jackson & Battery
Greenbaum, 740 Mission
Hale, Marshall, Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market
Hale, Marshall, Merchant, 6th & Market
Huntington, P. C., Mgr. Monadnock Bldg.
Koster, F. J., 509 Monadnock Bldg.
Landberger, Julius A., 515 Pike
Leland, H., 199 Mission
Lorenz, Bohemian Club
Martin, A. H., Emporium
McNelly, 101 Mission
Moore, S. J., Sec. Y. M. C. A., 1320 Geary
Moore, S. J., Secretary C. C. Moore
Mortstate, 1691 Bush
Painter, Edgar, J. B. Painter Estate
Penny, Isaac, Phelan Bldg.
Phillips, H. B., Trust Officer,
Putnam, Osgood, 619 California
Sherman, L. S., Sutter & Kearny
Shepard, A. D., Crocker Bldg.
Sullivan, Alfred, Secretary Executive
Committee Board of Fire Under-
writers, Merchants Ex. Bldg.
Tait, W. H., Merchant, Foot of Third
Taylor, H. H., Manager Mills Bldg.
Thomas, Stanislaus
Union, Beach, The Stanislaus
Electric Power Co., Mer. Ex. Bldg.
Wright, 14th & Noa

INTERIOR DECORATIONS.

Schaesty & Vollmer, 1930 Van Ness
United Studios, 1146 Sutter

INTRODUCING, ADVERTISING.

Eberhard Co., The Geo. F., 360 Fremont

INSURANCE—ACCIDENT.

Preferred Accident Ins. Co., 73 Market
Travelers, 101 Mission

INSURANCE BROKERS.

Appel, H. C. F., Clunie Bldg.
Bender, Albert, 114 Pine
Davis, J. B., & Son,
..... Montgomery & Sacramento
Heck, John R., 114 Pine
Hilman, John R., & Son, 201 Sansome
Manheim, Dibern & Co., Montgomery
Wankel, M., 201 Sansome
Whitely, Henry M., 407 Montgomery
Wilson, Horace, 407 Montgomery

INSURANCE—FIRE & MARINE.

Aetna Ins.

Conner, John A., 420 California
 Dorman, W. A., Asst. Merchants' Ex.
 Fireman's Fund Ins. Co., 150
 California & Sansone
 Insurance Co., 420 California
 Liverpool & London & Globe Ins.
 Co., 444 California
 London Assurance Co., 211 Sansone
 London & Lancashire Fire Ins. Co.,
 211 Sansone
 Macdonald & Miles, 340 California
 McNair & Wayman, 211 Sansone
 Nelson, Arthur G. & Co., 123 Leidesdorf
 New Zealand Ins. Co., 240 California
 Pottinger & Hewitt Corporation, 420
 Potter, Edw. E., 678 Sacramento
 Royal Ins. Co., 211 Sansone
 Rouen, L. & Co., 211 Sansone
 Rouen, L. & Co., 211 Sansone
 Springfield Fire & Marine Ins. Co.,
 211 Sansone
 Stovel, C. J., 136 Leidesdorf
 Ward, C. J., 211 Sansone

INSURANCE—LIABILITY.

Dundas, J. B., Asst. Pres. Western
 States Life Ins. Co., 211 Sansone
 Kluge & Heaver, 1st Nat. Bank Bldg.
 Pacific Mutual Life Ins. Co., 211
 Post & Grant Ave.
 West Coast Life Ins. Co., 245 Pine

INSURANCE—SURETY.

Pacific Surety Co., 1st Nat. Bank Bldg.

INVESTMENTS.

Jennings, Rufus P., Merchants Ex.

INVESTMENT SECURITIES.

Brown-Walker-Simmons Co., Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co., Fifteenth & Utah

IRON WORKS.

Moore & Scott Iron Works, Main & Howard

Morton & Hedley, 215 Harrison

Northwestern Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.

Berger & Carter Co., 504 Mission

Woods & Huddart, 356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Solomon, C. Jr., 314 Battery

JAPANESE AND CHINESE SILKS.

Mendelson Bros., 114 Sansone

JEWELERS—RETAIL.

Andrews, A., 50 Kearny

Barrett, Jewels, 629 Kearny

Giacobbi, Louis A., 222 Kearny

Glinde, W., 818 Market

Hammer, W. C., 220 Grant Ave.

Hirschman & Co., 220 Grant Ave.

Isaacs, Abe, 756 Market

Shreve & Co., 220 Grant Ave.

Sorenson, James A. & Co., 715 Market

JEWELERS—WHOLESALE.

Abraham, Henry M., 717 Market

Carrau & Green, 112 Kearny

Dinkelapfel, J. S., 150 Post

Foran-Battley, 150 Post

Elensberg, A. & Co., 150 Post

Greenzweig, Geo., 150 Post

Hall, A. L. & Son, 150 Post

Judis, Alphonse, 704 Market

Mayer & Welpshen, 717 Market

Nordman Bros., 150 Post

Schussler, M. & Co., 704 Market

JEWELERS' SUPPLIES.

Muha & Lechman, 114 Kearny

KNITTED GOODS.

Plister, J. J., Knitting Co., 739 Market

Ganter & Mattern Co., 80 Geary

LADIES' FURNISHING GOODS.

A. Crocker & Co., 21 Sansone

David Schenck, 21 Sansone

Grant Ave. & Sutter

Marks Bros., Commercial Bldg.

Mayer, J. & Co., 27 Battery

Newbauer Bros., 27 Battery

Schwartz & Goodman, 879 Market

Paragon, The, 879 Market

LADIES' TAILORS.

Flamm, G., 140 Geary

LAMPS.

Roesch Lamp Co., 1135 Mission

Bauer Lamp Reflector & Electric Sign

Co., 628 Gough

LAUNDRIES.

La Grande Laundry Co., 234 Twelfth

Metropolitan Laundry Co., 1148 Harrison

National Laundry, 3844 Eleventh

San Francisco Laundry, 1408 Turk

White Star Laundry, 385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 561 Mission

Western Laundry Machinery Co., 58 Fremont

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.

Goslin & Co., 747 Sansone

Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co., 431 Battery

Harpham & Jansen, 52 Washington

Kaufman, David & Son, 137 Clay

LIME AND CEMENT.

Cowell, Henry, & Co., 9 Main

Holmes Lime Co., 70 Market

LITHOGRAPHERS.

Britton & Roy, 560 Sacramento

Callahan, Geo. H., 502 California

Callahan, Geo. H., 502 California

Galloway Lithograph Co., 513 Howard

Helen, E. R. Lithograph Co., 220 Jackson

Schmidt Lithograph Co., 24 & Bryant

Union Lithograph Co., 71 Harrison

LIVERY STABLES.

Clemens, C. J., 316 Fulton

Kelly, Thomas, & Sons, 1629 Pine

Pease, E. R., 1009 Valencia

LUMBER DEALERS.

Aeme Lumber Co., 1014 Crocker Bldg.

Aspar Lumber Co., 510 Kolb Bldg.

Callahan, Geo. H., 502 California

Connolly, E. D., 2401 San Jose Ave.

Dodge, E. J. & Co., 16 California

Doherty & Carson Co., Merchants Ex.

Ford, Chas. D., Merchants Ex.

Gray Harbor Commercial Co., 201 Third St.

Greenwald, Otto H., 901 Alaska Commercial Bldg.

Hammond Lumber Co., 262 California

Hill, F. A. Co., Santa Cruz

Hobbs-Wall & Co., 1515 Bldg.

Hooper, C. A. & Co., 110 Market

Hooper, F. P. & J., 110 Market

Howard, E. A., 20 Howard

Hume, G. W., 113 Kearny Bldg.

Kruse, J. S., Twenty-third & Shotwell

Meyer, Adolph, 1510 Develander

Pacific Lumber Co., 112 Market

Pope & Talbot, Foot of Third St.

Port, Hakeley Mill Co., 16 Townsend

Reuten, J., 112 Market

Seymour & Elliott, 142 Townsend

Simpson Lumber Co., 112 Market

Slade, S. W., 112 Market

Soule, John F., 112 Market

Standish Hickney Lumber Co., 112 Market

Tacoma Mill Co., 310 Sansone

Templeman, Henry, 42 Market

Truckee Lumber Co., Crocker Bldg.

Union Lumber Co., Crocker Bldg.

Vander, A. & Sons, 112 Market

White, L. B. Co., Balboa Bldg.

MACARONI MANUFACTURERS.

Spilvaco, C. R. Co., 956 Bryant

Podesta, L. R., 512 Washington

MACHINERY AND ENGINEERS' SUPPLIES.

California Hydraulic Engineering Co., 823 Market

California Tool Works, 181 Bate

Compressed Air Machinery Co., 181 Bate

Evans Iron Works, 323 Main

Evans, C. H. & Co., 183 Fremont

Garratt, W. A., 183 Fremont

Henshaw-Bulkeley Co., 19 Fremont

Hewitt Machinery Co., 59 Second

Marshall-Newell Supply Co., 146 Stuart

Marwede, C. W., 256 Ninth

Meese & Gottfried Co., 55 Main

Moore, Chas. C. & Co., 99 First

Pacific Tool & Supply Co., 402 Mission

Pennington, G. W. & Sons, 213 Polson

Phoenix Tool & Valve Co., 218 Market

Pleasant, Roeding & Co., Monadnock B.

Rix Compressed Air & Drill Co., 181 Bate

Union Iron Works Co., 329 Market

Western Tool & Supply Co., 329 Market

Young, A. L. Machinery Co., 28 Fremont

MANTELS, GRATES AND TILES.

Mangrum & Otter, 561 Mission

MANUFACTURERS' AGENTS.

Alden, S. F. & Co., 560 Crocker Bldg.

Coates, A. H., 576 Mission

French & Linforth, Wells Fargo Bldg.

Hughson & Morten, 544 Van Ness

Langbein & Co., 461 Market

Maywell Co., The, 461 Market

McLeod Mercantile Co., 265 Bush

McLean & Co., 265 Bush

Robinson Bros., Third & Mission

Saleh, Geo. C. Co., 743 Mission

Schneider, F. & Co., 743 Mission

Simonds, S. E. Co., 114 Sansone

MARBLE WORKS.

Musto, Jos., Sons-Keenan Co., 536-565 North Point

MATTRESSES AND UPHOLSTERY.

Cleese, John P. Co., 18th & York

Present, Paul & Hanson

Hoey, John, & Co., 18th & York

Rhode Island & Alameda

MEN'S FURNISHING GOODS.

Bullock & Jones, Post & Kearny

Cluett, Fowler & Co., 329 Howard

Ellis, Milton & Co., 7 Stockton

Dorey & Cunningham, 11 Market

Greenbaum, Weil & Nichols, 740 Mission

Hansen & Elrick, 353 Montgomery

Neustadter & Jones, First & Mission

Rogerson, J. C., 1017 Valencia

Togerson, The, 335 Montgomery

Bernstein, Sam., 180 Sutter

Dulin, J., 246 Kearny

Green, W. K. & Co., 201 Sixteenth

Jacobi, J. M. & Co., Sutter & Montg.

Lyons, Chas., 719 Market

Neustadter & Jones, First & Mission

Stell, Henry, Co., 642 Market

Ulrich, J. A., 46 Kearny

Williams & Berg Co., 110 Sutter

METAL WORKS.

Finn, John, Metal Works, 334 Second

Pacific Metal Works, 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co., 151 Sutter

MILK AND CREAM.

Columbia Dairy, 231 Franklin

Jersey Farm Co., 448 Eleventh

Standard Milk Co., 201 Sixteenth

MILLINERY.

Bulter-Schultz Co., 731 Market

Hinz & Landt, 783 Market

Walter, E. W., 783 Market

Muller & Iana Co., 833 Market

Spencer & Mitau, 300 Market

Wolf, J. W., 22 Grant Ave.

MINERAL WATERS.

Egger, Chas. & Co., 118 Eureka

Shasta Water Co., 6th & Brannan

Union Seltzer Water Co., 385 Ninth

Walter, E. W., 783 Market

Westhank Bldg., Market & Ellis

MINEING COMPANIES.

Alaska Treadwell M'ing Co., Mills Bldg.

Bourn, V. R., 2550 Webster

Raiton, W. C., 2550 Webster

MINEING MACHINERY.

Hendy, Joshua, Iron Works, 75 Fremont

MOTORCYCLES.

Hopkins, C. C., 759 Gough

MULTIGRAPHING.

Multigraph Publicity Co., 818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.

Heinemann, H. M., 1655 Bush

Santler, A. & Sons, 833 Mission

NECKWEAR—WHOLESALE.

California Neckwear Co., 14 Sansone

NEWS DEALERS.

Foster & Ores, Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W., 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Albach, H. & Co., 112 Battery

Son Bros. & Co., 837 Mission

NUT DEALERS.

Sunset Nut Shelling Co., 427 Comm'l

OFFICE APPLIANCES.

Wright

PUBLIC STENOGRAPHERS.

Cooper, Erwin M. & Co., Crocker Bldg.

PUBLIC WEIGHERS.

McKenna, Jas. F., Third-St. Wharf

Ordway, W. C., Sixth & Irwin

PUBLISHERS.

Beers, J. H., 717 Market

Commercial Recorder & Publishing Co., 627 Commercial

Recorder Printing & Publishing Co., 1215 Alister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.

Sheldon Bldg.

Johnson, Eyrone, 345 Market

Price, G. W., Pump Co., 23 Stevenson

Worthington, Henry R., 148 First

RAILROADS.

Payson, A. H., Assistant to the Pres.

Santa Fe Ry. Co., Monadnock Bldg.

Western Pacific Ry. Co., Mills Bldg.

RAILWAY EQUIPMENT.

Eccles & Smith Co., 71 First

Livermore, Norman P. Co., 21

Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson, 251 Montgomery

Andrews, T. P., 404 Chronicle Bldg.

Armstrong-Quinn, 227 Montgomery

Aranson Realty Co., 160 Sutter

Bain, Landry, 423 Kearny

Baldwin & Howell, 331 Kearny

Bancroft, Paul, Bancroft Bldg.

Bew, Geo. E. & Co., 245 Kearny

Boardman Bros. & Co., 508 California

Bonfield & Ryan, 157 Sutter

Bovey, Toy & Co., 241 Montgomery

Browne, R. S. & Co., 128 Sutter

Clark, Curran, Russ Bldg.

Coyne, J. E. & Co., 423 Kearny

Crim, W. H. & Co., Monadnock Bldg.

Dibert & White, 556 Market

Edwards, L. & Co., 245 Market

Edwards, Reed & Brady, 245 Monty's

Ehrenborg, Wm., 401 Fillmore

Gatz, Sol. & Sons, 23 Chronicle Bldg.

Giselman, Wm., Trustee, Russ Bldg.

Hahn, John, 157 Sutter

Harrigan, Weidenmuller & Rosen-

stirn, Inc., 345 Montgomery

Hay & Gilman, 114 Market

Heyman, Oscar, & Bro., 113 Monty's

Hoag & Landale, Room 705, 354 First

Hooker & Lester, 217 Montgomery

Kane & Co., 217 Montgomery

Kahn & Feder, 320 California

Kell Estate Co., 2201 Market Bldg.

Langrebe, McNevin & Jones, 525

Levy, 251 Montgomery

Lichtenstein Bros. Co., 263 Market

Lincoln Realty Co., 925 Mills Bldg.

Looy, Hoag, 556 Market

Mackenzie & Underhill, 1006 Merch. Ex.

Madison & Burke, 30 Montgomery

Magee, Thos. & Sons, 25 Montgomery

Mann, Clarence M., 252 Bush

Marston, Frank W., Col. 2nd Bldg.

McGrooy, R. C., 251 Montgomery

McEwen Bros., 475 Pine

McGaw, John, & Co., 232 Kearny

McGarry, W. E., 229 Montgomery

McMahon, O. L. & Co., 128 Sutter

Mooser & St. Germain, 128 Sutter

O'Connor, P. B. & Co., 128 Sutter

Parkside Realty Co. of S. F., 104

Pohl, John, 409 Crocker Bldg.

Post, Albert J., 1012 Fillmore

Rich, A. J. & Co., 121 Sutter

Rissell, F. & Co., 49 Post

Rucker, Jos. H. & Co., 49 Post

Sachs, Sanford, 49 Post

S. & Suburban Bank Building

Society, 201 Euclid Ave.

Schroth Co., The, 251 Kearny

Schmitt, L. A., 20 Twenty-first

Shalwald, Buckbee & Co., 27 Monty's

Skaller, Geo., 630 Chronicle Bldg.

St. Louis, E. W., 241 Montgomery

Straussburger, J. & Co., 484 California

Strong, Belden & Farr, 157 Sutter

Truman Investment Co., 104

Humboldt Bank Bldg.

Umbsen, G. H. & Co., 20 Montgomery

Rheln Reed, 114 Sutter

Wayman, Guy T., Mills Bldg.

Week, F. A. Realty Co., Berkeley

Greabain Bros., 114 Sutter

Whittell, George, Jr., 114 Sutter

Whittell Bldg., 114 Geary

Williams & Sundry, 114 Sutter

Wolf & Hollman, 34 Montgomery

REFINERIES.

Selby Smelting & Lead Works, 510

Merchants' Exchange, 8th Floor

RESTAURANTS.

B. & D. Restaurant Co., 27 Powell

Blair, U. G., 419 Montgomery

Berge, Frank, 419 Montgomery

Beths Cafe, 421 Bush

Brues Cafe, 421 Bush

Cafe Odeon, Eddy and Market

Charlie's Fly Tr., 607 Market

Fenster-Lausten Co., 55 Stockton

Galindo, F. B., 32 Geary

Gheen, Phelan, 32 Geary

Grover's Restaurant, 121 California

Kihora & Hayden, 50 Eddy

Larsen, C. J., 50 Eddy

Louis Leash Restaurant, 524 Market

Meade Co., Inc., 447 Pine

New Franks Restaurant, 447 Pine

Oyster Loaf Cafe & Grill (Inc.).

51 Eddy

7 Market

18 Powell

131 Market

354 Geary

60 Ellis

160 Ellis

723 Market

ROOFING AND ROOFING PAPER.

Pacific Roofing & Roofing Co., 379 Monadnock Bldg.

Paraffine Paint Co., 34 First

RUBBER GOODS.

Bowers Rubber Co., 62 Sacramento

Diamond Rubber Co., 2nd & Mission

Goodyear Rubber Co., 587 Market

Gorham Rubber Co., 50 Fremont

Watts Kitchen Co., The, 129 First

Pacific Coast Rubber Co., 416 Mission

Winslow, C. R. & Co., 653 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Morse, Klinkner Co., 1212 Market

Patrick & Co., 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co., 2nd & Mission

Rug Manufacturers, California Rug Co., 2147 Lombard

SADDLERY, WHOLESALE.

Davis, W. & Sons, 2040 Howard

Johnson, F. S., 370 Howard

SAFES.

Herring-Hall-Marvin Safe Co., Second & Jessie

Herman, S. & The, 416 Polson

Parcells Saw Co., 577 Market

SCALES.

Toledo Computing Scale Co., 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, 575 Market

Weber, C. F. & Co., 265 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market

Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John W., 1213 Haight

SEEDS AND PRODUCE.

Volkmann, Chas. M. & Co., Sansome & Broadway

SEED GROWERS.

Metson, W. & Co., 51 Balboa Bldg., 2d & Market

Morse, C. C. & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, M. & Sons, 127 Market

Steiger & Cotta & Pottery Works, 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 1460 Market

White Sewing Mach. Co., 1460 Market

SHEET METAL WORKS.

Cronan, W., 13-23 City Hall Ave.

Delano Bros., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co., 133 Stuart

Havisdie, Withers & Davis, 34 Stuart

Hendry, C. J. Co., 25-22 Main

Sellers & Madison Co., 96 Market

Weeks-Howe-Emerson Co., 61 Market

SHIP STORES.

Whelan, Jas. J., 110 Main

SHIPWRIGHTS.

Bowes & Andrews, 14 Stuart

SHIPPING AND COMMISSION.

Alexander & Baldwin, 410 Alaska Commercial Bldg.

American Trading Co., 24 California

Balfour, Guthrie Co., 350 Sansome

Barnes, Hilbert Co., 350 Sansome

Bates & Chas. Co., 350 Sansome

Bridges, E. B., 350 Sansome

Lund, Henry, & Co., 201 Marine Bldg.

Mitsui & Co., Merchants Exchange

Moore, Ferguson & Co., Welch Bldg.

Newhall, H. M. & Co., 280 California

Port Costa Milling Co., 240 Battery

Parrott & Co., 320 California

Plummer, Geo. E. & Co., 14 Sacramento

Port Costa Milling Co., 240 Battery

Preckels, J. D. & Bros. Co., 90 Clay

Williams, D. M. & Co., 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heymann Co., 717 Battery

Fris, McAlister & Co., 210 California

Ulman, Selligsohn & Brown, 149 New Montgomery

SHOE GOODS.

Dolliver Bros., 619 Mission

SILKS.

Hart, B. & Brother, 14 Sansome

Clayburgh Bros., 25 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co., 51 Market

Carroll-Curtis Co., 114 Sansome

SILVERWARE.

Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island

Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND

Becht, G. J. Co., 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Carlisle, A. & Co., 251 Bush

Crocker, H. S. Co., 460 Market

Dixon, Thos. & Son, 45 California

Payot, Stratford & Kerr, 62 Fremont

Schwabacher-Frey Stationery Co., 100 Battery

Standard Office Sup. Co., 427 Monty's

Upham, Isaac, Co., 104 Battery

STEAM ENGINE MANUFACTURERS.

Omhen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION

California Transportation Co., Jackson-St. Wharf

Capelle, Robert, 250 Powell

Dixon, Thos. & Son, 45 California

Ettore Patrizi & Co., 118 Mont. Ave.

Fugazi, Cav. Uff. J. E., 630 Montgomery

Hamburg-American Line, 160 Powell

Pacific Coast Steamship Co., 112 Market

Pacific Mail Steamship Co., Flood Bldg.

Toyo Kisen Kaisha, Ltd., Flood Bldg.

Monticello Steamship Co., Ferry Bldg.

Northern Commercial Co., 320 Sansome

Shipowners' & Merchants' Tugboat Co., Vallejo St. Wharf

Zappettini & Perasso, 1 Mont. Ave.

STEEL CASTINGS.

Columbia Steel, 400 Kearny, Lent Bldg.

STEVEDORES.

Eecheh & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Fink & Schindler Co., 213 Thirteenth

Simmen, John, 70 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 531 Mission

Steiger & Kerr, Eighteenth & Polson

STRUCTURAL STEEL MANUFACTURERS.

Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.

California & Hawaiian Sugar Refining Co., 254 California

SURETY COMPANIES.

American Bonding Co., 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND OPTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co., 16th & Harrison

Pacific Coast Syrup Co., 313 Sansome

TAG MANUFACTURERS.

Dennison Mfg. Co., 335 Market

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon, 3rd & Mission

Baumgarten, J. & Co., 751 Market

Reiss Bros. Co., 164 Sutter

Ferd Bros. Co., 114 Kearny

TANNERS.

Eagle Tanning Co., 1703 San Bruno Ave.

Legat-Hellwig Tanning Co., 1703 San Bruno Ave.

Tannery, Wm. Tanning Co., 316 Clay

Norton Tanning Co., 1501 San Bruno Ave.

Tannery, Wm. Tanning Co., 316 Clay

Sunset Tanning Co., 1501 San Bruno Ave.

Tannery, Wm. Tanning Co., 316 Clay

Tannery, Wm. Tanning Co., 316 Clay

Tannery, Wm. Tanning Co., 316 Clay

Tannery, Wm. Tanning Co., 316 Clay

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

SLOT MACHINES.

Slot machines are not now operated in San Francisco. Nobody in this city is at present dependent on them for employment. No real estate investments are being carried or helped out by rents directly or indirectly derived from their use. It is a couple of years since eager crowds gathered at the cigar stands to whirl the little cards and stake their money on the important and socially valuable consequences of pushing a vertical piston-rod into a bundle of springs and ratchets. The eleven-hundred-odd hale young men that were then said to be ministering to the needs of mankind by serving "customers" at the machines, have by this time found other occupation fully as valuable to society—possibly in selling merchandise in the old, hum-drum way, or in working to produce something that people need. The disturbance of business feared by those that opposed the ordinance prohibiting the use of the machines has long ago been adjusted—if it ever took place.

Hence there do not now exist the reasons, such as they were, for permitting slot machines to operate in San Francisco, that were urged by some of our citizens when the question of abolishing this form of amusement was before the public and the Supervisors. Those that based their objections to suppressing the machines on such considerations, sincerely, have no good reason left for desiring that this vice be again permitted to flourish.

Peculiar economic notions about slot machines are held by some pretty good people. It may be said that they are notions urged in extenuation of a great many small and large local and national blunders of policy. And of argument favoring such public mistakes, advocacy of slot machines is beautifully illustrative.

They are said to make money circulate. Yet nothing of their sort is ever needed to make money circulate. It circulates freely when there is public confidence, or hope of profit, and sluggishly and reluctantly when there is not. We submit that it is better to have the money of the community circulate through the cash register of the butcher and the grocer and the clothing dealer, or, by way of the banks, through the hands of the farmer or laborer employed in real production, than to have it strained through slot machines, paying people for doing nothing serviceable.

Nor do occasional embezzlements of money with which to gamble tend to promote that public confidence which causes cash to circulate freely; although they may increase the hope of private profit that led some individuals to detach a large number of pretty capable men in this city from useful forms of activity and set them to serving the machines. The hope of private profit is a wonderfully dynamic thing. It is almost the whole motive power of modern industry. It produces shoes, shingles, poetry, bread, ships, railroads, operas, bacon and eggs, flying machines, oil paintings, and most of the philosophy that gets published. But it is an unmoral energy, without much consideration for the public good, and it will produce almost anything that society will permit it to. It needs to be watched.

Slot machines have been defended in this city because they gave employment; to about eleven hundred men, we are told, but the exact number doesn't matter, for one would have been too many. It is no better defense than the supposed additional circulation of money. The destruction of all the national wealth at once would give more employment than a few hundred slot machines, but no statesman has yet proposed it.

That it "makes money circulate" or "gives people employment," or that it does both together, can never justify anything, from a public point of view. It would excuse too much. If it would justify slot machines it would do the same for the bubonic plague and the Chinese opium traffic. Some better reason than that must be discovered for re-introducing the machines, if they are to be re-introduced, but none has been announced so far, if we except the city revenue argument.

If it was deemed unwise to have the late unpleasantness between Jeffries and Johnson conducted here, perhaps it would not help much in securing the Panama Exposition to have the news go abroad that at the time when we were talking about raising \$12,500,000 in San Francisco to guarantee the success of the project we had to license one of the most sordid of the vices to get money on which to run the city.

If the machines, only, were concerned, we should not give the subject so much attention, but the matter is only one small part of a problem that is as large as the bread-and-butter concerns of humanity, and while it has interest as a local moral issue, it has more interest yet as part of the pressing question of social economies.

The Board of Directors of the Merchants' Association has considered all phases of this question, and is unalterably opposed to the re-licensing of slot machines.

THE STATE'S BEST PROPERTY.

There must be no misapprehension on the subject of the nine-million-dollar bond issue for the improvement of the water-front of San Francisco, and the million for Islais Creek lands. We need that money. It is unfortunate that the whole State must vote on it, because the State is so large and it is so difficult to inform all the voters that none of the interest or sinking fund is ever to come out of the state revenues, but only out of the revenues of the port, levied on the commerce of the port. If that were universally understood, there is no question but that the bonds would carry, but as it is,

there is danger that they may fail through misunderstanding.

All San Francisco business houses with state connections should take pains to inform their correspondents that these bonds are only a mortgage on that part of the State's property which is located on the water-front of San Francisco, that they are needed for the development of that magnificent holding, and that they will not cost the taxpayers of the State one cent. They should do this either by circular letters or through their traveling men, so that Californians everywhere may have definite information on the subject. And President Stafford of the Harbor Board says:

The people of the interior should also realize that the furnishing of proper facilities for commerce in the principal harbor of the State is as important to the producers as to the mercantile community. The making of a free port, or one as nearly free as possible, is directly to their benefit.

The administration of the affairs of the port of San Francisco during the last two years has shown a wonderful improvement in efficiency and the port itself has grown amazingly in modern commercial facilities. With the proceeds of the proposed bond issue, administered by the board now in charge or a majority of it, enough could be done to make this one of the finest harbors in the world; not even excepting such ports as Bremen, Antwerp and Hamburg. The plan to make it a free port ultimately, or one nearly free, should appeal particularly to every Californian. Last year the freight tonnage entering over the State wharves at San Francisco showed an increase over that of the year before of 8½ per cent.

INSPECTION COURTED.

San Francisco, August 30, 1910.
To The American Public Health Association,
Milwaukee, Wis.

Gentlemen:—

The Merchants' Association of San Francisco extends to your Association a most cordial invitation to hold your next annual conference in 1911 in Los Angeles, with the request that you also hold an adjourned meeting in San Francisco after the Los Angeles meeting.

Aside from the hearty welcome which California always extends to the delegates of any convention held in this State, and the enjoyable time which we feel assured the representatives to the conference will have, we beg to point out the opportunity that will be had to study some of the peculiar health conditions in this part of the United States, and particularly the results of the special sanitation work done by San Francisco in 1908.

With the sincere hope of having the pleasure of meeting your Association here next year, we beg to remain,

Cordially yours,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

M. H. Robbins, Jr., President.
L. M. King, Secretary.

A joint committee of the Merchants' Exchange, Chamber of Commerce and Merchants' Association arranged an excursion by special train over the line of the Western Pacific, from San Francisco to Portola, leaving this city at 9:30 A. M. on September 24th, and arriving on return at 8:25 A. M. on September 26th. Former President Frank J. Symmes represented the Merchants' Association on the trip, which was a pronounced success.

A wise old owl lived in an oak. The more he heard the less he spoke. The more he spoke the less he heard. Why aren't we like that Wise Old Bird?—The Indicator.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. *

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. *

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., NOVEMBER, 1910.

No. 171

SAN FRANCISCO PAYS ITS RESPECTS IN PERSON TO THE LOWER SAN JOAQUIN

First Trade Extension Excursion of the Merchants' Association Accomplishes Every Object for Which It Set Out, and Proves A Great Thing for the City



Participants in the First Trade Extension Excursion of the Merchants' Association

Powell, Hanford

DETERMINE ON OTHER TRIPS AND RETURN EXCURSIONS

At a strongly attended meeting at the St. Francis Hotel, of those that had participated in the Trade Extension Excursion, on Wednesday evening following their return, representatives of several large houses declared they had already received additional orders from the territory visited and some had gained new accounts by mail which they had not expected to get.

Sixty-two members attended, and of those that could not come many sent some other representative of the house. The sentiment was unanimous that the trip had been one of the biggest things ever done for the prosperity of the city and that another should be undertaken as soon as practicable. A motion to this effect was unanimously adopted, time and place of the next expedition being left to the Committee on Wholesale Trade. Other journeys of like nature will be arranged for, covering not only California, but all territory that naturally belongs in a commercial sense to San Francisco. These expeditions are likely to range as far afield as Puget Sound, where San Francisco once had a great deal of business that now goes East; but the earlier ones will probably be confined to California.

At this meeting, F. Dohrmann, Jr., declared that his house had received a handful of orders in Monday morning's mail, as a direct result of the personal visit paid the Valley people. E. B. Gimbal had three new accounts opened from Coalinga and one from Bakersfield on the same day. He said it was the best five business days he had ever

put in. Others present offered similar evidence.

The question of return excursions was discussed at length, and some will probably be arranged at an early date. The Committee will also take up with the proper parties the matter of listing Valley lands in San Francisco.

James Horsburgh, Jr., was present and read letters from the Southern Pacific agents at towns visited, showing the beneficial effect of the trip.

As the meeting opened, James H. MacLafferty secured the floor and moved the following resolutions, which were adopted with a shout:

Whereas, the Trade Extension Excursion conducted by the Merchants' Association of San Francisco to the towns of the Lower San Joaquin Valley has been eminently successful in all of its purposes, and will, because of its representative character and the manner in which it was directed, inevitably produce results of the highest value in cementing more closely the relations between San Francisco and the people of the interior of the State; and

Whereas, the success of the undertaking was largely due to the tireless efforts, the skillful guidance and the unflinching tact, courtesy and good fellowship of our President, M. H. Robbins, Jr.; be it therefore

Resolved, that we recognize in Mr. Robbins those attributes of leadership that are essential to the proper out-working of so important an enterprise, and that we desire to express to him our admiration and respect, and to thank him for placing such invaluable personal qualities at the service of our city.

After visiting four counties, seventeen towns and some 250 stores serving an aggregate population of 150,000 of the most prosperous producers and consumers in the west, the Merchants' Association Trade Extension Excursion to the lower San Joaquin Valley returned to San Francisco on the morning of October 23d. at the end of a five-days' tour, with every member more than satisfied with what had been done and resolved to do it again and do it soon.

It was a bold, aggressive stroke for the recovery of trade that had gone astray after the fire, and for the acquisition of new business; undoubtedly the greatest thing ever done by San Franciscans or any other community on this coast, for the promotion of commerce.

A Trip That Will Bring Results.

The results to this city can not be estimated in figures, nor are they limited to any fixed time. It was the general conviction that the foundations had been laid well for a large amount of new and growing trade, and that powerful re-enforcement had been put into the old.

If the results could be itemized they would fall into the following classes:

- (1) Education of the members of the party.
- (2) Increase of good will, engendered by the "personal visit."
- (3) Increase of San Francisco's prestige through the representative character of the expedition.
- (4) Incidental advertising of the city through the arrangement of a sort of "San Francisco Day" in each community visited.

(5) Incidental assistance to the Panama-Pacific state tax of five millions.

An even one hundred left San Francisco on the evening of October 17th, and all managed to return in good order. There were no "drummers" or traveling men; the party consisted of heads of houses and members of firms, almost exclusively, with here and there an alert manager for some big Eastern concern with a San Francisco main branch. No retailers were represented, as the journey was undertaken for the promotion of wholesale trade.

Visits in the Stores.

After receptions by local committees they swarmed through the business sections, visiting stores, talking with the proprietors and salesmen, learning local conditions, and getting more light on the needs of the different districts in an hour or two than they could gain by a year of ordinary business correspondence. They met the local merchant in his store, saw what sort of store he kept and the sort of people he kept it for, got a new idea of his capacities, found out whether he was a progressive man or had been standing still for twenty years, discussed and advised with him about increase of service and of business, got back old customers and made new friends for the city.

Traveling to Find Out.

President Robbins of the Merchants' Association, in his Coalinga speech, stated the objects of the expedition in terms that all could appreciate. After Mayor Webb had presented him with a nickel-plated bottle opener, which the mayor assured him was the key to the city, and President Robbins had in turn assured his Honor that the visitors were not entirely ignorant how to use it, he said:

We have not come as missionaries. We have come here to learn. We wish to understand your local conditions, so that we can better serve your needs and the needs of your customers. We wish to understand, through you and from your point of view, how we can make a larger volume of commodities move from San Francisco across the counters of your stores and into the homes of your people. This is a common desire, a mutual interest, and it makes us partners in the service of the public.

Such a relation is natural between this great interior country and San Francisco. San Francisco is the financial reservoir of the whole Pacific Coast. Whether the people of the Valley realize it or not, it is from San Francisco that the streams of financial energy flow, and have ever flowed, for the vitalizing of your valley projects. When your local banks have reached the limit of their own lending power, they draw on our banks in San Francisco to enable them to lend more. Hence we know there is a strong bond between our prosperity and yours, and we feel that we shall both make faster headway if we both recognize it.

San Francisco Needs the State.

At Hanford, President Robbins had said: San Francisco cannot grow without the state, and should not. It would not have a secure commercial foundation if it were a city of very much more than half a million population unless the state contained many hundred thousand more people than it does at present. So with our growth we want your growth, and we hope to learn many things that will help us to help you.

Light on the situation came swiftly at every point visited. Members that had declared before going that they worked the territory to the limit anyway and didn't expect any results from the trip, had to concede that they saw opportunities to improve their methods, and that they had learned things that would be valuable.

They Wanted to Know.

It was first-hand information. They got it by going to the local merchant, previously

a name on their books or at most a signature on a letter, and asking him:

"What do you need? How can we serve you? What does your town, your district, need? What grades of goods do your customers consume, and are they satisfied with what you give them now, or could you sell them something better?"

"How are the freight deliveries? Do your orders reach you on time? Why are you not giving us more business? Why have you stopped sending us orders? Are the prices right? Is the quality right? What complaints have you to make against us now?"

Some found that their selling work was not being done as it should be—got that information direct, from some old customer they had not heard from for a couple of years. Some found their shipping departments lacked snap, and that too much checking of shipments gave rivals a couple of days' lead in deliveries. Some learned the disagreeable truth that San Francisco houses did not carry large enough stocks—they were willing to learn it, authentically; they did not go to swap compliments. Some found that while their drummers had been taking their time about writing up orders, circumstances to-day demand that they be mailed the day they are taken, and shipped the day they reach "the house."

Love for the City.

In no case were the visitors received other than as friends, and with whatever smarting truths they may have been confronted there was always the underlying fact that all Californians love San Francisco and are proud of it, and if any had strayed in their allegiance through stress of circumstances after the fire, they only needed a little encouragement and a demonstration of personal interest on the part of the San Francisco mercantile community to make them return. That demonstration they certainly received, and they responded to it with a heartiness that, of itself, would have made every member glad he had come.

"I've been buying from your house for years, but I've never seen a member of the firm before," was a common expression. "We can see your drummers any time, but we are glad to see what sort of real human beings we are dealing with." Or, "Your drummer gets around once in a while, but we have got into the habit of buying goods from Los Angeles or Portland or the East since the San Francisco fire, because for some time we had to, and we have just naturally kept it up, like any other habit. We know you have been too busy rebuilding to think about much else, but we are glad that is over, and that you can take an interest in your old customers once more."

Old Customers Return.

Nobody went to take orders, yet the experience meetings in the observation car after a trip "ashore" showed more than one instance of the head of a house having an order thrust upon him by an old customer that had been trading with some other coast city or had been sending his orders East for two or three years, but who was glad to seize the opportunity of showing his appreciation of the visit by re-establishing the old connection then and there. Coalinga produced such a case, Tulare another, Visalia another, and there were more.

It is safe to say that not twenty members of the party had any adequate conception of the industrial growth and present consuming-power of the lower San Joaquin.

Everywhere they went they found neat and thriving little cities, seething with vitality, bubbling with the energy that makes wealthy communities. They saw a land overflowing with a prodigal abundance, and all the visible signs of wealth lavished on men as a reward for a little enterprise and work. It was a land where anything would grow, but where folks didn't bother with anything but the most profitable crops. Olives, dates, raisins, wines, grape-fruit, butter, cheese, honey and cotton were bringing prosperity into all the agricultural districts, and where nothing green would thrive the ground sprouted a Gargantuan growth of gaunt oil derricks and the liquid money lay impounded in gleaming black lakes waiting to be sent through long pipe lines to market. It was a revelation of progress and development that few suspected who had known the older San Joaquin and had not kept watch on the new.

The New Californians.

And the people seemed of a new breed. The excursionists were met at the depots by live-wire reception committees, with brass bands, and with ready and eloquent speakers. They were escorted "up town" and found beautiful stores with plate glass fronts and modern interior decorations, furnished with fashionable goods calculated to appeal to people of independence and ready money. They found banks that today would be an ornament to Market Street—whose mahogany, marble and gilt interiors were put in by Los Angeles decorators. On every hand they saw the visible signs of thrift, of energy, of effective demand for larger and better lines of goods than the old San Joaquin valley ever thought of. They gained new ideas of the financial strength of the section and of the individual merchants doing business in it, and these ideas will count in the important matter of extending credit, the great trade builder.

Some Pertinent Pointers.

The suggestions received were direct, striking and often insistent in mode of expression—from specifications of the boot and shoe needed for the particular wearing conditions around Fowler, to the need of the Tulare man for the maintenance of heavier stocks of carpet and linoleum at San Francisco for him to draw upon in time of need. Some of the most pertinent suggestions came from Mr. S. C. Kimball, of Hanford, who, at the delightful "smoker" given by the people of that town said:

Out of your entire expedition of one hundred I regret to admit that I am not personally acquainted with five of your number. If this condition exists in all towns of the state, a visit by you to our prosperous city and to all the cities of the San Joaquin Valley should be of great mutual benefit. And what's the matter with return excursions to San Francisco?

I firmly believe that any retailer who can, and does not procure merchandise in his own state—provided prices are as attractive as can be obtained in the east or elsewhere—is not doing his part toward furthering the best interests and advancement of the State where he is situated.

But in order to hold trade relations that will be mutually beneficial it is necessary that you offer a class of merchandise demanded by progressive merchants in towns of this and larger size.

Other sections in the United States have wholesale centers that are able to care for the territory adjacent in a most satisfactory manner, in competition with New York. And San Francisco should be able to satisfy the requirements not only of the state of California, but of all that vast domain west of the Rocky Mountains.

I would also suggest from the standpoint of a retailer in a smaller town that when you have merchandise of a special character to offer—under prices, or jobs in desirable goods—that a portion

of these offerings be given and that you advise us of the same, and not give the larger city stores that are constantly looking for bargains the entire selection.

Deliveries vs. Price.

At Tulare, Mr. A. W. Wheeler, a dealer in furniture and floor coverings on an extensive scale, and a stockholder in one of the banks, said:

This location of an order is not altogether a matter of price. The San Francisco merchants, and I am putting it to you straight, would do better by us and we by them if they carried larger stocks. We do not like to send east for goods, even when they are a little cheaper, because we must buy more than we want and tie up too much money at once. At the same time, when we run out of goods we want quick deliveries, and we ought to be able to get anything we want, to supply a local order, from San Francisco, by telephone if necessary, and have it here in two, at most in three days.

The visitors learned a great deal of the needs of the district as a whole. They learned, for example, that the thriving little town of Kingsburg needs a cannery to take care of the produce of a large acreage of orchard that is just coming into bearing and that made it necessary to ship away between sixty and seventy carloads of fruit last year, although there was plenty of white labor in the vicinity to run a cannery if they had had one to run. They learned that many of the towns need creameries, that Hanford men are trying to finance a trolley road to San Francisco, but need money for the purpose; that the valley cities want more publicity in the San Francisco newspapers, and their lands listed in the offices of the San Francisco real estate offices, so that when Easterners ask about orange lands they will not be told to go to Redlands or Riverside; and they learned that the whole section needs capital for the improvement of its real estate at lower rates of interest than it has to pay at present.

Back Into History.

There were heart-warming receptions and stimulating talks at Hanford, at Coalinga, at Bakersfield, at Tulare, at Fresno, at Kingsburg, at Selma, Lemoore, Exeter, and all the other stops; but it was reserved for the "smoker" at the Kaweah Club of Visalia, to bring out historical reasons for the lack of warmer relations between San Francisco and the San Joaquin Valley, in a couple of speeches by B. M. Maddox and A. E. Miot. The evening was memorable for searching analysis of the whole situation, on both sides, and all the speeches made are worth attention. Mr. Maddox began it by saying:

Ninety per cent of the development of Tulare County has been from south of Tehachapi. The reason is that the people down there know soil and understand oranges. The whole eastern side of Tulare County, reaching down into Kern County, is one great orange belt, and these people from the south were in the orange business and appreciated what the situation meant. In three years Tulare County will ship more oranges than any other part of California.

Some of you have lived on the stony farms of New England, but this is not that sort of farming. A Tulare County farmer can live to-day as well as he could live in the city, with a good house, equipped with every convenience, and electricity to light it and to drive electric fans to keep it cool. We have three hundred days of sunshine a year and more mountains near us over thirteen thousand feet high than Switzerland. One man from the southern part of the state has recently bought twelve thousand acres of land near here. He will plant five thousand to oranges, build a great hotel where there is nothing now but a sheep range, and he declares he will soon have two thousand people living on the rest of that tract. And where are those people going to trade? It is up to you, gentlemen, to say. We love San Francisco. We are a part of your city.

But we want you to know our resources and what conditions you have to meet.

Old San Francisco's Money.

Responding promptly to the large figures representing the present Los Angeles interest, President Robbins urged a fair consideration of San Francisco's original backing of the San Joaquin with hard money, saying:

We are glad to hear that people with capital are coming into the San Joaquin from any quarter, because it means development; but it was San Francisco's capital that first bought the land, and built the valley railroad and the irrigation canals in Fresno and Tulare counties, and the first canneries and creameries and packing houses the district ever possessed. For this reason, among many others, we feel that San Francisco is your market and your city.

We may have seemed neglectful of those relations during the past four years, but you should remember that four years ago, our buildings, our stores, our stocks and our equipment were swept away in three days, that \$500,000,000 of our capital was destroyed, and our very credit was put in jeopardy. Since that time we have been busy. Can you wonder that we have not called upon you before?

We Are All Californians.

But now our business house is in order, and again there is money in our banks that is ready to come to you. We are here to restore the personal relationship that should subsist between us. We are one people. Your aims and ambitions and standards of living are ours, and we both have the same high ideals of business practice. We are of the San Joaquin Valley and you are part of San Francisco, and we both are part of the citizenship of California.

A. E. Miot, Secretary of the Visalia Board of Trade, sharply analyzed the historical conditions that had tended toward a lack of sympathy between San Francisco and the Valley, and welcomed the change that was bringing them together again. He said:

We have been passing through three necessary stages of development to reach our present point: the grazing period, the wheat period, and now the era of fruiting.

A Wonderful Transition.

In 1880 not enough fruit was grown in Tulare County to supply the broncho busters and wheat teamsters. In those days the money for our development came entirely from San Francisco. Some of the banks loaned heavily and the time came when they were loaded up with lands they had been forced to take on foreclosure. In those days they had thousands of acres in this valley, and the signs reading "Bank land," hanging in our real estate offices, showed how badly they had had their fingers burned. They were anxious to get their money out and they sold these lands at heavy losses.

The time came when these same lands became immensely valuable, but the San Francisco bankers had no interest in them—they had had enough of the San Joaquin.

Since then the transition has occurred from wheat to fruit. Last year more orange trees were planted in Tulare County by several hundred thousand than in any other two counties in the state—more than in Los Angeles and Riverside counties combined.

As the Rivers Flow Northward.

Now when we meet you we realize that the change has come. You have seen our country and you know that it is on a different basis from the old, precarious one. And we are glad you have come to us. We are Californians. The people south of Tehachapi are Easterners. President Wheeler of the State University told them at Pasadena that they might become Californians if they stayed long enough, but for the present they were Easterners. The rivers of this valley flow north, except those that flow into Tulare Lake, which has no outlet. Just as naturally as our rivers flow toward the bay, our thoughts turn toward San Francisco, and she stands first in the hearts of the people of this valley.

Visalia Will Have a Fair.

In closing the addresses at this "smoker," Mr. Maddox said:

You are most welcome, and we are glad you have come here. You may hear a great deal about Los Angeles, but way down in our hearts it is San Francisco that we love, and we wish we could be under the same obligations to her that we are to Los Angeles. In 1911, we are going to hold the

next biggest fair right here in Visalia, and then we shall see how much you love us.

The itinerary embraced the towns of Fresno, Fowler, Selma, Kingsburg, Hanford, Lemoore, Coalinga, Tulare, Bakersfield, Kern City, Porterville, Lindsay, Exeter, Visalia, Dinuba, Reedley and Sanger; in the four counties of Fresno, Tulare, Kings and Kern.

History Repeating Itself.

This is one of the most prosperous and prosperous regions in California, and the one thing that impresses every visitor is its certainty of great future growth. In ten years its population will undoubtedly double, and it may do more.

Hanford bought out the opera house to give the party a smoker and vaudeville. Coalinga showed its 1400 derricks bristling on the plains and cresting the "west side" hills, and then gave a "smoker" in the Rathskeller with excellent local talent for the entertainment. Bakersfield threw open the doors of its club with hearty hospitality, and at Fresno the Sequoia Club was equally cordial. The ladies of Fowler served a dainty luncheon, with fruits and punch, in the Odd Fellows' Hall. These are pleasing memories, and valuable and enlightening experiences. At Porterville, members of the party were taken over a 25-mile spin in autos and shown an orange country of generous extent, in about the condition of the Los Angeles orange country 25 years ago, and apparently destined to have the same big development, but more rapidly.

More Space Wanted.

Said one of the leading citizens:

We shipped from the Porterville district last season over 3000 carloads of oranges and shall probably ship 3500 this year. We have a citrus fair here in December which draws 15,000 people. And yet, while Cloverdale, which never ships a carload, gets columns in the San Francisco dailies on her citrus fair, ours is hardly mentioned, and our growth is hardly noticed. Surely we are entitled to a little space in the San Francisco papers once in awhile, and it would do a great deal to win the sympathies of the people in this part of the state. The Los Angeles Times gives plenty of space to Valley news. As a result, the Valley people read it, see the ads of the Los Angeles houses, and are influenced toward them. Take that home with you and think it over.

At one town an editor was found who thought the farmers of his district were opposed to the Panama-Pacific State tax of five millions, but the village blacksmith said it wasn't so. Messrs. Robbins, MacLafferty and William R. Wheeler, as well as other members of the party were always ready to meet all such heresies with fact, argument and statistics, but they were rarely needed. At the Hanford meeting, President Robbins, in answer to an inquiry on the subject, took the floor and showed how badly the State needed population and how much the fair would do to bring people into rural California. In part, he said:

What a Fair Will Do for the State.

This will be California's fair, just as much as it will be San Francisco's, if not more. In 1893 we had a Midwinter Fair at San Francisco and a stranger saw there two samples of copper ore from the northern part of the state. He made inquiries about it and went to see the property, and the result was that he interested foreign capital in it, and since that time over three million dollars have been paid out in California for the development of this one mine. We are only asking that you contribute a small share of the expense—the thirty-five per cent of it, leaving to the rest of the state a contribution of about \$3,333,000. It will be the best investment you ever made.

A Very Light Tax.

At the Visalia meeting, J. H. MacLafferty made a lucid explanation of the proposed State tax for the exposition, saying in part:

By the time the fair opens, it is estimated that \$50,000,000 will have been spent on it, by the company and by foreign governments and exhibitors. Is that worth something to the state at large?

San Francisco is the jewel of California, and her matchless valleys are its setting. The Exposition will bring hundreds of thousands of people to see that city and the state. Ninety per cent of the railway tickets will give their holders an opportunity to stop off in the Valley if they wish. All your Valley cities will have their men on the ground to direct people here and tell them what opportunities the country offers.

The additional tax is very small—about five cents on the hundred dollars, for four years only. And of the whole amount, the five counties bordering San Francisco Bay will pay over a third, leaving to the rest of the state but about three and a third millions to pay for the tremendous advertising it will receive and for the actual land, within its borders, of hundreds of thousands of people, a large part of whom will swarm all over it during their stay. So stand back of San Francisco.

Proofs of Great Growth.

The activities of the excursion were brought to a close by a banquet at the Hughes Hotel in Fresno, where many Fresno friends were entertained and some stock of results was taken by the speakers. Among the rest, George H. Eberhard said:

Towns have grown up in this wonderful district overnight. Such places as Lindsay and Exeter have doubled their populations in a year. We have been amused to hear Mr. King criticising the work of Mr. Manley for not reporting certain stores on his tour of inspection last May and then apologizing when they found out that rows of stores now found in these Valley towns, had been built since last May. We must expand our business for that growth.

I find too much business in these places going east. We must get that out of California. Do not let us go back and forget what we have seen and learned, but let us resolve to act upon it—to go to work immediately to make our new knowledge count, and work this territory for all it is worth.

Seaport of the San Joaquin.

William R. Wheeler, manager of the Traffic Bureau of the Merchants' Exchange, urged the Valley people to secure Federal appropriations for making the San Joaquin river navigable. He showed clearly the advantages of water competition as a regulator of railway rates, over the slow and uncertain method of fighting it out before railway commissions, and he evoked great applause from visitors and Fresno people alike when he suggested that with the river properly deepened, a ten-mile canal to Firebaugh's would make Fresno the seaport of the San Joaquin.

Handsome souvenir folders with a list of all members of the expedition, were mailed to merchants in every town visited, containing this:

GREETING.

To the Merchants in the Lower San Joaquin Valley:

The members of this excursion of the Merchants' Association of San Francisco, who have made this opportunity to pay you a friendly visit, extend to you greetings from San Francisco and we express the hope that this will be but one of many occasions when the heads of our firms may meet you personally, and meet you not only in the places of business, but also in our own offices in San Francisco.

We extend to each and every one of you a hearty invitation to return this call in person and we invite you whenever you are in San Francisco, to make our offices and the office of the Merchants' Association, Merchants' Exchange Building, your headquarters while there and thus give us the opportunity to try and make your visit a pleasant one which you will desire to repeat frequently.

And This Is Not the Last.

Every member was delighted with the perfectly smooth-running arrangement of details. No one had to think of anything except the business on which he had come. San Francisco never sent out such an excursion before, but it will not be the last. The

Merchants' Association is determined that this city shall have all the trade that is coming to it, and all the members of the recent

WHAT SOME OF THEM THOUGHT AND SAID ABOUT THE TRIP

A Big Business Builder, Conducted in a Big Way, and Bound to Bring Big Results.

Was the trip a success? Will it get results for San Francisco? Will it prove good business for the individual houses represented?

Ask any man that went. One or two kickers started, but they wound up buttonholing the President and Secretary and demanding more excursions "just like this one." Here are a few expressions of sentiment by some of the travelers—we have not space for them all:

E. L. Stern, of Fleishhacker & Co.

Biggest business trip that ever came into the Valley. I've just got back for our house three large customers in one town. They were eager to come back to us, as they never had any good excuse for quitting us in the first place except the disturbance caused by the fire; but they never would have returned if it had not been for this excursion.

I. H. Bragg, of Waterhouse & Lester Co.

Our customers have all shown a lively appreciation of this personal visit. Many of them have never seen any of the firm—only the drummer. They feel that we must be pretty good people when we take enough interest in them and their business to come and see them. Sometimes the drummer gets in a rut, or cuts out a customer for some personal reason. On this visit we have been patching those things up so they will stay patched up.

This trip builds for the future. It was time it was made. Other people have been cutting in a little here and there, but before their inroads grow large enough to build up rival jobbing centers we shall have all our old trade back again and more.

William H. McCarthy, United Working Men's Poor and Shoe Manufacturing Co.

I have found local conditions, peculiar to some of the towns visited, that will enable us to increase our output—trade conditions we could only learn by a personal visit. They are not always reported to us, and possibly when they are they don't make the impression they make when seen on the ground.

I. C. Berendsen, of Hinz-Landt, Inc.

Our trade is peculiar, being with people that must have a good deal of credit. This excursion has enabled us to see with our own eyes what their field is, what their opportunities are, and how far we can accommodate them safely. It has been a great experience and will mean big business to San Francisco in all lines.

C. W. Marwedel.

It is a great thing for the head of the house to go right into the field. It has enabled me to strengthen our lists, cutting out a few here and there, and adding others that are new in the territory. It is the best thing done yet for San Francisco trade.

Albert F. Kindt, of the Sartorius Co.

This has been an eye-opener to us all. It ought to be repeated. Many of us never supposed there was such a country down here. Now we know it, and we know what we can do in this rich and growing market. The country is wonderful. San Francisco will have a new attitude toward it henceforth.

L. J. Meaney, of Hirschfelder & Meaney.

I did not want to come, but I'm glad I did, and I shall be on hand for the next one without any urging. Time will show that it has done an immense amount of general good.

Sig Stern, of Levi Strauss & Co.

These people had to have goods after the fire, and they got them where they could, and then some of them kept on buying there from habit. We have gone after them and got them back again. It was time.

J. D. Ryan, of the Coffin-Redington Co.

There can be no doubt of the general benefit—it will be immense, for an indefinite time to come. As for our own line, while we work this territory thoroughly and already knew the conditions we had to meet, I have untangled several little hitches

expedition are ready to participate in more excursions as long as there is a prospect of doing similarly effective work.

with old customers, and those misunderstandings will not bother us again on either side. Even where all was running smoothly, our customers feel complimented that we have called on them at their stores.

A. L. Young, of the A. L. Young Co.

There must be more of these excursions. They will do great good. They give the retailer a chance to consult the head of the house, as well as giving the head of the house a chance to learn from the retailer. And the retailer will remember what the wholesaler tells him, whereas he might forget it, or pay no attention to it, if it came through the travelling man. I have had business actually thrust on me.

Charles W. Haas, of Haas Bros.

I have found conditions I did not expect. I have also found stores our travellers have ceased to visit, and I shall take up the matter at home and find out why.

George H. Eberhard, of the George F. Eberhard Co.

I would not take \$500 cash for what I have gathered this trip, and it was information I could have obtained in no other way.

Samuel Bauer, of Bauer Bros.

This has been of great value to us in one way: it has given us a chance to see the extent of the stocks in the stores and the character of the goods carried, so that we shall know how to serve this trade better, and where it can be improved. It also establishes the personal relationship, than which nothing is more valuable. I have found that orders have gone wrong, one of them an order for a whole season's goods, through the failure of the drummer to mention the name of his firm. It seems a small matter, but it did damage, and I never should have known why we had lost that business if I had not come on this trip.

F. Dohrmann, Jr., of the Nathan-Dohrmann Co.

It was field work well worth the time and money. It enabled us to get real information from our customers about our own service, and to learn something about the conditions they have to meet. It was a memorable trip and its good results will continue indefinitely.

Alphonse Judis, of the Alphonse Judis Co.

Best-conducted excursion I ever saw.

GOOD WORK IS DONE FOR THE PANAMA-PACIFIC FAIR

Pilgrims Make Known What the City Wants and Why It Should Have It.

Lots of good work for the Panama-Pacific Exposition was done in the Lower San Joaquin Valley by the pilgrims from San Francisco. They met all objections to the State tax of five million dollars with facts and figures showing how effective the fair would be in bringing people into the State, and how little it would really cost the people of California outside of the five bay counties. At every town arriving and departing, and wherever they assembled during their stay, they ripped off the Trade Excursion vail, a poetic outburst of J. H. MacLafferty's, running to this effect:

San Francisco, Ha! Ha! Ha!
San Francisco, Rah! Rah! Rah!
Nineteen-fifteen, we'll be there,
To see California's Big World's Fair!
BAKERSFIELD! (or any other town they were in.)

Plaards and posters advertising the fair were taken around town on arrival and put in store windows and other places where they would do the most good, and appeals to be sure and vote for the State tax were left on exhibition in the local postoffice.

PERFECTION OF ARRANGEMENT CHARACTERIZES THE TOUR

Members Travel by Luxurious Special Train and all Details Are Carried Out on Schedule.

No world-encircling tourist agency ever conducted a globe-trot with more smoothness and order, and with less annoyance and concern on the part of the travelers that had entrusted themselves to its mercies, than the Merchants' Association conducted the Trade Extension Excursion to the Lower San Joaquin. Nobody had anything to think about except the business for which he had entered on the journey, and everybody was free to concentrate his attention solely on that, and devote his whole time and all his personal force to it.

Thanks to the disposition of the members to conform to regulations, every plan made for their comfort and convenience was carried out to the letter, so that the expedition as a whole should have its maximum effect.

Purchasers of tickets received them in the shape of a coupon book containing coupons for every item of accommodation—berths, meals wherever served, and transportation. Accompanying it were directions and preliminary information, giving time of departure and baggage arrangements, and a couple of baggage tags.

On boarding the train every traveler received an envelope containing a badge bearing his name, the name of his house, and the legend "Merchants' Association of San Francisco." These badges made introductions easy and spontaneous, and everybody was acquainted in short order. It was a tribute to the favor with which the arrangements were received that nobody discarded his badge or ceased to wear it during the entire time of the excursion. Accompanying these badges was a report on the trade relations of San Francisco and the Valley, (condensed from a special report by Mr. Warren Manley, commercial representative of the Association), a partial list of Valley merchants, and a list of every member of the expedition and of all the stops, with the schedule for each.

As the train approached each town, every member was handed a type-written program of arrangements, showing when the train would stop, the time to be taken by the reception at the depot, the time the travelers would have to visit their customers, and just when they would have to return to the train. All these had been prepared in advance in the office of the Association. During the visit at each town souvenir booklets containing a greeting from San Francisco to the Valley were mailed to every merchant so that they would be distributed shortly after the expedition left. On the train, literature descriptive of each town was distributed among the members immediately after departure. In the case of Coalinga a special booklet had been prepared for the excursionists, which was much appreciated.

Out of seventeen stops the train was late but once.

Many little souvenirs were taken by different members of the party, both for distribution to other members and to leave as reminders of the visit to their valley friends.

The announced determination to have little or no formal entertainment of the members was carried out thoroughly on the journey, so that the visitors, instead of interchanging compliments and then being whirl-

ed across country to see the farming operations, darting back through town just in time to catch the train, had all the time they wanted to meet their customers and talk things over with them in their stores and in the midst of their shelves and stock.

The expedition traveled in all possible comfort. The special train was the finest ever operated by any railroad in this part of the country. There were seven Pullmans, providing a separate section for each member, except those in drawing rooms. There was an observation car, a combination buffet, bath and barber shop, and two diners, and the whole was lighted by electricity from a dynamo in the baggage car. This train was the object of much interest at the various stops. Visitors to it were many, and all of them had to concede that again San Francisco was doing things up in her old-fashioned Class A style.

WATCH PLACED ON KING AT THE END OF THE JOURNEY

Graceful Recognition of the Secretary of the Association by Members of the Expedition.

One of the pleasantest surprises of the Trade Extension Excursion was the one sprung on Secretary L. M. King at the concluding banquet in Fresno, when Mr. MacLafferty, after one of his inimitable poetical effusions, presented him with a beautiful gold watch on behalf of the members of the expedition. No organization had ever conducted an excursion with such smooth-running perfection of detail, and every one of the travelers was proud of Mr. King's work and eager to show appreciation of it. Recovering from his astonishment, Mr. King said:

It is hard to express what you make me feel by such a touching courtesy. What little I have done was simply what I came to do. And I could not have executed these details so effectively if it had not been for my able assistants, Mr. Warren Manley and Mr. Charles R. Beittler.

The real success of the expedition has been produced by the character of the men taking part. One of our chief railroad officials tells me it is the most highly representative body of business men that ever went forth from our city. We have made seventeen towns and you have all worked hard, and I simply foresaw that, if your work was to be effective your minds must be free to do it, without your having to bother about your accommodations, your stops or your time. Your own willingness to conform to the schedules and regulations laid down for the trip is what made it run so smoothly and produced its big success.

COMPANY IS THANKED FOR ITS SERVICE AND EQUIPMENT

San Francisco, Oct. 24, 1910

Mr. E. E. Calvin,
General Manager, Southern Pacific Co.,
Flood Building.

Dear Sir:—

Permit me on behalf of the Wholesale Trade Committee of The Merchants' Association of San Francisco to express to you and through you to the heads of your various departments the thanks and appreciation of the members of the recent Merchants' Association Excursion to the Lower San Joaquin Valley for the excellent equipment furnished us by your company and for the splendid service given by all of the train crews.

The trip was a notable one in several respects, one of which was the universal expression of satisfaction by the members of the party over the

excursion. Your train crew, Pullman crew and the dining car crews all endeavored to do everything possible to promote the comfort of the party, and I did not hear of a single complaint from any of the one hundred excursionists.

It would please us if you would convey to your Passenger Department, Operating Department and Commissary Department our appreciation of their efforts to make this excursion the success that it was.

Yours sincerely, L. M. KING,
Secretary The Merchants' Association of San Francisco.

FINALLY, IT WAS A "HEAD OF THE HOUSE" EXPEDITION

Firms Were Represented Not by Their Travelling Men, But by Members.

Inspection of the following list of those that took part in the Trade Extension Excursion will show how highly representative it was of the leadership of the commercial life of San Francisco:

N. H. Adams, Freight Traffic Manager, Western Pacific Railway Co.
H. P. Ancewilt, Assistant General Freight Agent, A. T. & S. F. Ry. Co.
W. A. Appel, Secretary C. A. Hutton Flour Co., Inc.
G. P. Ayers, Manager Holbrook, Merrill & Stetson.
Charles Bain, Sales Manager Hills Bros.
E. L. Baldwin, President Celery Soda Co.
Samuel Bauer, President Bauer Bros. & Co.
Charles Royal Beittler, Office Assistant, The Merchants' Association of San Francisco.
J. C. Berendsen, Managing Director Hinz Landt, Inc.
W. R. Berry, Assistant Cashier Crocker National Bank.
H. S. Bonestell, Secretary Bonestell Co.
I. H. Bragg, Vice-President Waterhouse & Lester Co.
Charles Brandenstein, M. J. Brandenstein & Co.
B. F. Brosnahan, Commercial Agent, Fresno, Western Pacific Railway Co.
George C. Browne, Manager National Pharmacv Company.
Julius Brownstein, Secretary Standard Biscuit Co.
Sam W. Burtchael, Vice-President Dolliver & Burtchael.
William Cluff, President William Cluff Co.
Clarence W. Coburn, President Whittier-Coburn Co.
W. W. Cross, Supt. of Sales, Hulse-Bradford Co.
W. F. Davis, President W. Davis & Son.
F. Dohrmann, Jr., Vice-President and General Manager Nathan-Dohrmann Co.
James P. Donahue, San Francisco "Chronicle."
W. W. Dole, Sales Manager Holbrook, Merrill & Stetson.
Ritchie L. Dunn, General Manager American Biscuit Co.
Thomas M. Earl, Secretary and Sales Manager Nolan-Earl Shoe Co.
George H. Eberhard, President Geo. F. Eberhard Co.
The R. Edwards, Manager The Jas. W. Edwards Co.
Arthur Eloesser, President Eloesser-Hevnemann Co.
F. W. Erlin, General Sales Manager Pacific Portland Cement Co., Con.
W. D. Fennimore, Vice-President California Optical Co.
John O. Gantner, President Gantner & Mattern Co.
James J. Gilmartin, President Gilmartin Co.
J. T. Gilmartin, General Manager H. S. Crocker Co.
E. B. Gimbal, Gimbal Bros.
Harry Goedje, Manager Wrapping Paper Department Zellerech Paper Co.
W. S. Greenfield, Manager H. W. Johns-Manville Co.
Henry G. Greenzweig, Secretary Geo. Greenzweig & Co.
Charles W. Haas, Secretary Haas Bros.
W. A. Hammond, Sales Manager The Pacific Lumber Co.
Charles R. Havens, Vice-President Murphys, Grant & Co.
Moses Heller, President Heller, Klein & Co.
Jas. Horsburgh, Jr., General Passenger Agent, Southern Pacific Company.

EXPRESS THEIR VIEWS ON THE CONSTITUTIONAL AMENDMENTS

Board of Directors of the Merchants' Association Makes Definite Recommendations on the Proposed Changes.

SENATE CONSTITUTIONAL AMENDMENTS.

1	.....	No
11	.....	Yes
36	.....	Yes
38	.....	No
44	.....	Yes
52	.....	Yes

ASSEMBLY CONSTITUTIONAL AMENDMENTS.

14	.....	No
33	.....	Yes

BONDS.

S. F. Harbor, \$9,000,000, Senate Bill 485	Yes
State Highway, \$18,000,000, Assembly Bill 990	No
India Basin, \$1,000,000, Senate Bill 227	Yes
San Diego Seawall, \$1,500,000, Senate Bill 464	Yes

The Directors of the Merchants' Association recommend action as above on the proposed bond issues and amendments to the constitution to be voted upon at the election of Nov. 8, 1910.

Owing to the action of the Legislature in going beyond the call for the special session and changing Senate Constitutional Amendment No. 1 so that it is no longer the original revenue reform proposal, the Board of Directors of the Merchants' Association recommends to its members and the public that they vote against the present amendment. The original proposal was heartily approved by the Board with the exception of the error by which three important words had been dropped out.

This action was taken after thorough consideration of the probable effect on business, and on State development, of the increase from six-tenths of one per cent, to one per cent on the surplus and capital stock of banks. After hearing expert opinion on both sides, a majority of the Board felt that not only would the borrower finally pay this tax, as borrowers from savings banks have been paying the mortgage tax, but also that the ultimate economic result would be to dissuade outside capital from entering the State, to discourage the formation of new banks except with a dangerous minimum of capital, to cause a shrinkage of every bank's surplus, and to bring the banking practice of California prematurely to the condition prevailing in the Eastern States where a commercial borrower is required to keep twenty per cent of his loan on deposit. The tendency to retard the development of the State by ending our present liberal banking practices seemed to outweigh the advantages offered by the otherwise admirable scheme of revenue reform, and the Directors felt that it would be wiser for the people of California to wait two years longer for a reform of the revenue laws, until the improvement could be accomplished without so much danger of general damage.

After a careful study of the bill providing for an \$18,000,000 bond issue for State highways, the Directors voted to oppose it in its present form for several reasons. It provides that the money shall be spent under the direction of the State Engineer, an al-

ready overworked functionary, and one that may be changed several times before the completion of the work. It was felt that such an important undertaking should be administered by a commission, such as the Harbor Board, of a more permanent character than a single official liable to be ousted from office by any turn of politics. The bill provides for an immense investment, but makes no provision for maintenance. Counties would have to provide the interest on the bonds in proportion to the amounts spent within their boundaries, but there might be counties that would not benefit greatly by the State highway. Moreover it might have the effect of deterring counties from improving their own roads when such improvements would be badly needed. It provides for a road running north and south, but such a road is the one least needed at the present time. The urgent need is for lateral roads, leading from the farms to the shipping centers. The Board of Directors regrets the necessity for taking this action, for it believes in good roads and in having the State build them, but not as at present proposed.

It should be borne in mind that none of the Harbor bonds will ever cost the taxpayers of the State a cent either for interest or sinking fund. They should all pass.

The Board's reasons for its actions on the constitutional amendments other than Senate Constitutional Amendment No. 1 were given in the last number of the "Review."

RESOLUTIONS CONDEMN THE LOS ANGELES OUTRAGE

With abhorrence for the barbarism that wrecked the Los Angeles Times building and destroyed a score of lives, and with the deepest sympathy for the families of the victims, the Directors of the Merchants' Association have called upon all members, and San Franciscans in general, to subscribe for the relief of the widows and orphans that the outrage produced. This action was taken by resolution at the meeting of October 7th, the first after the dynamiting. The resolution reads:

RESOLVED, by the Board of Directors of The Merchants' Association of San Francisco at its first meeting since the destruction of the building of the Los Angeles Times, and the attempted dynamiting of the home of the proprietor of the Times and that of the Secretary of The Merchants' and Manufacturers' Association of Los Angeles, that the Merchants' Association of San Francisco deplores and condemns these dastardly attacks upon life and property and sincerely hopes that the perpetrators will be speedily brought to justice, and

RESOLVED, that we extend our sincere sympathy to the Los Angeles Times and all connected therewith, and particularly to the widows and orphans that were made such by this inhuman and brutal act, and to all others that may have suffered thereby, and be it further

RESOLVED, that our members and all good citizens of San Francisco are urgently requested to demonstrate their sympathy by liberal contributions for the benefit of the innocent needy sufferers that were dependent for their support upon those whose lives were destroyed by this crime.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King, Secretary. M. H. Robbins, Jr., President.

B. S. Hubbard, President The Union Lithograph Co.
 E. L. Hueter, President Bass-Hueter Paint Co.
 Charles Huyck, Director Langley & Michaels Co.
 C. B. Joseph, Sales Manager Nathan-Dohrmann Co.
 H. L. Judell, Senior Partner H. L. Judell Co.
 Alphonse Judis, President Alphonse Judis Co.
 Eugene Kaufman, Manager Men's Furnishing Department, Greenebaum, Weil & Michaels.
 W. D. Keyston, Keyston Bros.
 Albert F. Kindt, Secretary-Treasurer Sartorius Co.
 L. M. King, Secretary The Merchants Association of San Francisco.
 R. B. Knox, Sales Manager Pacific Portland Cement Co., Con.
 M. S. Kohlberg, Senior Partner M. S. Kohlberg & Co.
 William A. Landry, Sales Manager Dunham, Carrigan & Hayden Co.
 J. H. MacLafferty, Vice-President and Manager Pacific Coast Paper Co.
 A. S. Mangrum, President Mangrum & Otter.
 Warren Manley, Commercial Representative, The Merchants Association of San Francisco.
 C. W. Marwedel, head of firm C. W. Marwedel.
 M. J. Matusiak, Advertising Manager "Pacific Coast Merchant."
 W. B. Maxwell, Secretary Blake, Moffitt & Towne.
 William H. McCarthy, President United Workmen's Boot & Shoe Mfg. Co.
 George McCord, Sales Manager, The California Door Co.
 L. J. Mcany, Hirschfelder & Meany.
 William Metzner, Manager Nonotuck Silk Co.
 W. L. Meussdorffer, Sales Manager Rudgear Merle Co.
 W. S. Miller, Treasurer Standard Oil Co.
 Preston Morris, Sales Manager C. A. Hutton Flour Co., Inc.
 Newton H. Neustadter, Director Neustadter Bros.
 W. F. Ohm, Sales Manager Blake, Moffitt & Towne.
 Charles R. Platt, Vice-President J. A. Folger & Co.
 Alfred E. Raas, President Muller & Raas Co.
 Henry Rathjen, President Rathjen Mercantile Co.
 P. A. Redding, Secretary Pacific Surety Co.
 A. H. Rising, Assistant General Freight Agent, Southern Pacific Company.
 M. H. Robbins, Jr., President The Merchants' Association of San Francisco; Pacific Coast Manager Otis Elevator Co.
 J. D. Ryan, Director Coffin-Redington Co.
 Carl H. Schmidt, Vice-President Tillmann & Bendel.
 Richard Schmidt, Vice-President Schmidt Lithograph Co.
 A. A. Schneider, Manager C. W. R. Ford & Co.
 W. H. Scott, Vice-President Pacific Hardware & Steel Co.
 R. S. Shainwald, Secretary The Paraffine Paint Co.
 W. W. Shannon, The Shannon-Conmy Printing Co.
 Paul Sinshemer, San Francisco "Call."
 J. H. Skinner, Assistant Cashier The First National Bank of San Francisco.
 Charles A. Snyder, Sales Manager The National Cash Register Co.
 A. Stein, Vice-President Arnstein, Simon & Co.
 E. L. Stern, Assistant Manager Fleishhacker & Co.
 Sig Stern, Vice-President Levi Strauss & Co.
 J. F. Spranger, Director Moore-Watson Dry Goods Co.
 A. E. Surgen, Sales Manager Pacific Hardware & Steel Co.
 Frank Morton Todd, Editor Merchants' Association "Review."
 Arthur B. Watson, Assistant Treasurer Good-year Rubber Co.
 George R. Weeks, Secretary Williams-Marvin Co.
 William R. Wheeler, Manager Traffic Bureau, Merchants' Exchange.
 F. W. Wolfe, Assistant Cashier The Bank of California.
 Gustav Worinser, Sussman, Wormser Co.
 A. L. Young, President A. L. Young Machinery Co.
 J. C. Zellerbach, Vice-President Zellerbach Paper Co.

HOW TO VOTE ON PROPOSED CHANGES IN SAN FRANCISCO'S ORGANIC LAW

**Board of Directors of the Merchants' Association Feels that Extravagance Should be Discouraged
and that the City Should Have the Benefit of Majority Rule.**

Remember that a million dollars added to the budget means an increased tax rate of 20 cents on the hundred dollars.

Charter Amendment No.	Vote
1	Yes
2	No
3	No
4	No
5	No
6	No
7	Yes
8	Yes
9	Yes
10	Yes
11	Yes
12	Yes
13	No
14	Yes
15	No
16	No
17	Yes
18	No
19	No
20	No
21	No
22	No
23	No
24	No
25	No
26	Dropped from Ballot
27	Yes
28	Yes
29	Yes
30	No
31	No
32	No
33	No
34	Yes
35	Yes
36	No
37	No
38	No
39	No

The same careful study that it gives to all proposals affecting the welfare of San Francisco has been given by the Board of Directors of the Merchants' Association to the long list of proposed amendments to the charter to be voted upon Nov. 15th. It has had to oppose some that were meritorious in their object, on the ground of economy, because the Board feels that a city that has been through the expensive experiences of San Francisco of late, ought not to take on any financial burdens it can avoid, unless, like the Panama-Pacific bonds, the outlay will be many times repaid. The Board's recommendations follow:

No. 1 is approved. This is in aid of the Exposition and needs no argument in San Francisco.

No. 2 is disapproved, as it might open the way to draw the Library Board into politics.

No. 3 is disapproved. The amendment proposed by the Merchants' Association providing for special taxes for ten years in excess of the dollar limit went as far as such exceptions should go. It was materially modified, and the objection to the modification is that it takes off the ten-year limit and also takes out of the dollar limit the tax for the payment of teachers' salaries and that required to maintain the Public Library. These exceptions are not necessary. The dollar limit should not be discarded except for necessities.

No. 4 is disapproved as vesting too much power in the Board of Supervisors to exchange lands owned by the city, and it does away with the necessity for soliciting offers

from existing public utilities for a sale of them to the city before the municipality can build for itself. The present requirement in that particular is only just, and nothing less would be. Other features of this amendment open the door to possible extravagance.

No. 5. Vote NO. It provides that the municipal advertising may be done in the Municipal Record, on a scale not equal to that at present required in a daily paper. Publication is to give notice, and this amendment would practically do away with notice.

No. 6. Vote NO. It would reduce the percentage of voters necessary to force the placing of an ordinance on the ballot in case of a resort to the initiative, from 15 to 4 per cent. Direct legislation is well provided for in the Charter at present, and should not be made so easy as to become a plaything. The 38 charter amendments now proposed show that more legislation is put up to the people already than most of them will ever take the time to read.

No. 7. Approved. This, with No. 8, is the most valuable of all the proposed amendments and should have strong support. It provides for majority rule. Anyone can become a candidate on petition of between ten and twenty electors. There are to be two elections, and any one receiving a majority at the primary is elected, but if there is no majority for a given office, the two highest candidates must run against each other. The ballot is the old Australian ballot—the real one—without party headings or party columns.

No. 8. Approved. This is necessary to the proper working of No. 7. No. 7 alone would permit party designations opposite candidates' names. No. 8 prohibits party names on ballots at either primary or secondary elections. Any candidate may make a declaration of principles, but no candidate for municipal office should have the help of a party name on the ballot. Vote for No. 8, and prevent it.

No. 9. Approved. This provides for a four-year term for the Mayor, Supervisors and county officers. Half the Supervisors and county officers are to be elected every two years, which will prevent wholesale and violent changes of policy and help shorten the ballot.

No. 10. Approved. Would permit an officer to absent himself from the city on permission of the Mayor and Supervisors without forfeiting office. The present rule is too stringent.

No. 11. Approved. Permits the construction of tunnels, sub-ways and viaducts on, over or under accepted or unaccepted streets, and permits the cost to be raised by assessment on the property immediately benefited. It also permits the city to pay the cost thereof out of the treasury. It will facilitate progress.

No. 12. Approved. Like No. 11, but not quite so clear. Both should be adopted, in which case No. 11 will rule.

No. 13. Vote no. Unnecessary and dangerous. Takes the limit, of 50 per cent of the property value, off street assessments.

No. 14. Approved. Provides a method by which property owners may be compelled to keep unaccepted streets in repair. Relieves the Board of Works of liability for damages where they have no way to enforce repairs.

No. 15. Approved. Under this amendment the city may take advantage of the provision of the city law providing for the issuance of ten-year street assessment bonds, and thus enable property owners to pay for their improvements in installments running over a period of ten years.

No. 16. Vote NO. Gives power to supervise and maintain a free employment bureau. Might be used for political purposes or to discriminate between classes of laborers.

No. 17. Approved. Gives Academy of Sciences right to erect a building, to be the property of the city, and maintain a free museum, in Golden Gate Park.

No. 18. Vote NO. Would permit engineers and pilots of fireboats, and engineers, mechanics and employees of the auxiliary fire system or of the corporation yard, and clerks in the office of the commission, to enter the service between ages of 35 and 55. At present they cannot enter such service if over 35.

No. 19. Vote NO. Would give the city the right to buy the tangible property of street railway companies, operating under future franchises, at an arbitrated appraisal plus a small bonus. Franchises issued under this amendment would provide for an eight-hour day and \$3 minimum wage. Board feels that these conditions will not invite capital.

No. 20. Vote NO. More discouraging conditions for street railway investment when the city needs street railways more than any other material thing. Under this amendment, no franchises could be sold or leased without consent of the Board of Supervisors. No franchise could be granted to any company whose authorized capital stock exceeded 10 per cent of the amount of stock and bonded debt stated to be expended in construction and equipment. No company could increase its capital stock without the consent of the Board of Supervisors, nor sell its stock or bonds for a price less than that fixed by the Board of Supervisors.

No. 21. Vote NO. Would increase the allowance for playgrounds from \$50,000 to about \$250,000 a year by a special tax of from 4 to 6 cents in the hundred dollars in excess of the dollar limit. The Board is in favor of playgrounds, but does not feel that so much should be added to the present provision, in the existing condition of the city.

No. 22. Vote NO. Provides a special tax for improvement and acquisition of parks, outside of Golden Gate Park, and leaves Golden Gate Park unprovided for, except in the discretion of the Supervisors. Wrong principle. Park moneys should be expended

by the Park Commissioners and superintendent, and at their discretion. What do we have them for?

No. 23. Vote NO. Requires day labor on repairs to accepted streets and sewers and in the construction of municipal street car lines, in the sprinkling and cleaning of public streets and in the maintenance, repair and improvement of public buildings. Would increase costs and diminish responsibility.

No. 24. Vote NO. Would abolish the present Civil Service Commission and provide for a new one to serve six years, one to retire every two years. Usual increase of cost to the taxpayer also provided. No good reason for it.

No. 25. Vote NO. Provides vacations and less work for city employees. Would increase expense for clerical hire by one-sixth.

No. 26. Not on ballot—rescinded by Board of Supervisors.

No. 27. Approved. Provides that any increases in salary made by amendment shall not take effect until July 1, 1911.

No. 28. Approved. Provides pensions for old firemen retired before the adoption of the present charter. Only a few of them left, and they should not be discriminated against.

No. 29. Approved. Increases salaries of Supervisors from \$100 to \$200 per month. Step forward, but not far enough. There should be nine Supervisors at \$400 each per month.

No. 30. Vote NO. Increase of \$13,000 a year in salaries in the Department of Elections.

No. 31. Vote NO. Increase of \$18,000 a year in salaries in the Tax Collector's office.

No. 32. Vote NO. Increase of \$40,000 a year in expenses of the Board of Works, by raising salaries and requiring that the Board employ certain designated individuals throughout the year.

No. 33. Vote NO. Increases the expenditures of the Board of Health in the same way as No. 32, to the tune of \$32,000 a year.

No. 34. Vote NO. Similar increase of expense in the Department of Electricity of \$26,000 a year.

No. 35. Approved. Increases the payroll in the Recorder's office by \$5,800 a year, but reduces the rate that copyists are entitled to charge from 8 cents to 6 cents a folio, so that there will be a net saving to the city of about \$10,000 a year. Good thing to encourage. The present Recorder is paying copyists but 6 cents a folio, but may charge 8 cents, and the rate had better be lowered before the office falls into the hands of somebody that might consider it politically expedient to pay 8.

No. 36. Approved. Provides for two additional deputies in the Assessor's office. Also for salary increases, amounting to \$6,000 a year, but the Assessor claims the increase will enable him to secure additional revenues for the city and the Board has confidence in his judgment.

No. 37. Vote NO. More taxes outside the dollar limit and a changed basis for segregating funds for the payment of teachers' salaries, meaning an increase of nearly 8 cents on each hundred dollars of assessed valuation. Efforts to impose special taxes in excess of the dollar limit should be beaten, except in cases of urgent necessity, among which this is not.

No. 38. Vote NO. Another salary increase; this time for the patrol wagon

drivers. Six thousand, eight hundred dollars a year. It should be defeated.

To these recommendations the Board adds:

The Board of Directors is not opposed to the payment of proper salaries, or proper wages for public service, but it does feel that at the present time, if ever in the history of San Francisco, economy must be observed in the administration of the city's affairs, and any efforts to increase the cost of public expenditure through the increase of salaries or wages already sufficient, should be frankly and openly opposed. Our taxpayers that suffered severe losses in the fire, only partly compensated by insurance, must be allowed a fairly reasonable time to recoup those losses. Increased taxation will bear with particular hardship on those through whose loyalty our city has been so wonderfully rebuilt.

SAN FRANCISCO LOSES ONE OF HER BEST CITIZENS

Charles Bundschu Dies After a Long and
Honorable Life, Leaving
Many Friends.



Members of the Merchants' Association, and many other citizens of San Francisco, have noted with sorrow the death of Charles Bundschu, one of the founders of the Association and for years one of its vice-presidents and directors. He died at his home, 2679 California Street, on the evening of September 30, 1910, at the age of 68 years, after a life of large usefulness, and of fine human kindness to all with whom he came into contact; and with a record of good citizenship such as few men equal.

Mr. Bundschu came to this country from Mannheim, Germany, in 1862, and has been closely identified with one of the leading industries of California ever since. He was continuously active in the affairs of the German Benevolent Society, of which he was for some years president, and was of great assistance in the founding of the Altemheim, or German Old People's Home, at Fruitvale. He secured the erection of the Goethe-Schiller monument in Golden Gate Park, was a member of the Bohemian Club, and had been president of the Loring Singing Club. In addition, he wrote poetry of a singularly winning quality, which graced the festivals and re-unions of his home.

He married Francisca Gundlach, the daughter of his business partner, who survives him. His children are, Mrs. Louise Sims, wife of R. M. Sims, and Carl, Walter, Alma and Rudolph Bundschu. By his many

friends in the Merchants' Association, Charles Bundschu will always be remembered as a gentle and kindly nature, indefatigable in the service of whatever he could help that was good in the community, and equally persistent in his hatred of what was wrong. He leaves literally hundreds of sincere personal friends, who mourn him deeply.

ASSOCIATION MAKES RAPID STRIDES IN MEMBERSHIP

Appreciation of the Value of Its Services
Adds Thirty-four to the
Roll.

The Merchants' Association has been making extremely rapid growth of late, as more and more people realize the value of the work it is accomplishing for San Francisco. During the past month, thirty-four new members have joined. They are:

Heller, Klein & Co., 41 Sansome Street, Dry and Fancy Goods Houses.

Witzel & Baker, 108 California Street, Commission Merchants—Wholesale.

James T. Watkins, Union Square Building, Surgeon.

Bunster & Saxe, Eddy and Larkin streets, Furniture.

Galland Mercantile Laundry, 315 Eighth Street, Laundry.

Remington Typewriter Co., 276 Bush Street, Typewriters and Supplies.

Brown & Power Stationery Co., 335 California Street, Printers.

Pacific Taximeter Cab Co., 1355 Bush Street, Automobile Livery.

Cosgrove's Hair Store, 239 Powell Street, Hair and Scalp Specialists.

American Ever Ready Co., 755 Folsom Street, Auto Supplies.

Joseph T. Terry, 127 Montgomery Street, Insurance Broker.

L. D. McLean Co., 1158 Sutter Street, Grocery.

N. O. Nelson Mfg. Co., 978 Howard Street, Plumbers' Supplies.

Dyer Bros., (Golden West Iron Works), Seventeenth and Kansas streets, Structural Steel.

Old Homestead Bakery, Inc., 3260 Nineteenth Street, Bakery—Wholesale.

Wilson's, 970 Market Street, Tea and Coffee.

Pacific Coast Boiler Works, 235 Main Street, Boiler Works.

Pacific Preserve Co., 849 Howard Street, Preserves, Pickles, Catsup.

R. H. Debrét & Co., 390 Geary Street, Restaurant.

P. E. O'Hair & Company, 330 McAllister Street, Plumbing Supplies.

Underwood Typewriter Co., 133 Sutter Street, Typewriters and Supplies.

The Simmons Mfg. Co., 986 Howard Street, Mfrs. Iron and Brass Beds, Springs, etc.

Lindgren Co., 954 Monadnock Building, Building Contractors.

Holabird-Reynolds Co., 523 Mission Street, Jobbers Electrical Mide.

Johnson Gear Co., 735 Folsom Street, Gears and Gear Cutting.

Renault Freres Selling Branch, 116 Van Ness Avenue, Automobiles.

Morehouse, Nelson & Le Baron, 148 Davis Street, Commission Merchants.

Haines, Jones & Cadbury, 851 Folsom Street, Plumbers' Supplies.

Falls Manufacturing Co., 317 First Street, Manufacturers of Tools, Building Hardware, Iron and Steel Work.

Weinstock-Nichols Co., 575 Golden Gate Ave., Automobile Accessories.

Shannon-Conmy Printing Co., 509 Sansome St., Printers and Bookbinders.

Joost Bros., 1274 Market St., Hardware.

Pacific Typewriter Co., 107 Montgomery Street, Typewriters and Supplies.

M. P. Shell Mfg. Co., 509 Howard Street, Patented Devices, Tools and Dies.

HOW THE TRAFFIC BUREAU HAS BEEN WORKING TO BUILD SAN FRANCISCO TRADE

Second Annual Report Shows How This Organization Watches the Economic Effect of Transportation Changes and Seeks to Turn Them to the City's Advantage

These are days of competition among communities as well as individuals, and no community not properly organized can keep its place. San Francisco is fortunate in having the Traffic Bureau of the Merchants' Exchange to exercise for it that eternal vigilance necessary to prevent changes in transportation rates from working disaster to its commerce, and to keep it informed of developments that its business men may take advantage of. The second annual report of the Bureau's manager, Mr. William R. Wheeler, is a fine showing of work done in the promotion of favorable business conditions for the city, and furnishes an explanation of at least part of the city's present commercial strength.

Of the Bureau's successful effort to induce the railroads to absorb or abolish the discriminatory "State tolls" that had long operated against San Francisco, the "Review" gave an account last month. The San Joaquin valley case is of even greater importance to the city, because on it largely depends the outcome of the rivalry between San Francisco and Los Angeles for the trade of many of the valley towns. The report gives this account of it:

The San Joaquin Valley Rate Case.

When the Associated Jobbers of Los Angeles brought action against the Southern Pacific Company and the Santa Fe Railway, before the Railroad Commission of the State of California, looking to a reduction in the rates of freight from Los Angeles to points in the San Joaquin Valley to the same per-ton-per-mile rate as existed from San Francisco, one of their allegations was "discrimination" in favor of San Francisco. Against this charge we took issue, the bureau intervening to this extent, on the side of the defendants. Hearings were held during the summer at Los Angeles, Stockton, San Francisco and again at Los Angeles, where, on September 1st, the case was finally submitted to the Commission for its consideration and decision.

Briefly, the Bureau's position was that if any discrimination exists it is in favor of Los Angeles. The natural barrier of the Tehachapi Mountains, and the sparse population of the territory between Los Angeles and Bakersfield, could not in conscience be matched against the floor-level haul out of San Francisco through a fertile and populous region. Moreover, San Francisco enjoys water competition which is actual for ninety miles, and is potential for some 167 miles. The shippers of Stockton also became interveners in this case, claiming a superior right, as against either Los Angeles or San Francisco, to favorable freight rates into the upper San Joaquin Valley, and asking for increased differential freight rates as against San Francisco.

While the outcome of the San Joaquin Valley case is necessarily uncertain at this time, we are perhaps safe in assuming that San Francisco's prestige in this valuable territory will not be impaired.

Our Interest in the Sea.

Should the claims of Stockton be upheld, it is likely that it would make no difference to San Francisco, for any reasonable differential would be more than overcome by advantages even now accruing to the city through the development of sea competition. Of this development, which has been quite striking of late, the report says:

The establishment by Messrs. Bates and Chesborough of the California and Atlantic Steamship Company, operating steamers direct between San Francisco and Panama, thus insuring rapid sea transit in connection with the Panama Railroad

and Steamship Line between San Francisco and New York, is another event of prime importance to San Francisco. The establishment of this independent line is directly traceable to the efforts of this Bureau with the officials at Washington in control of the Panama Railroad and Steamship Line. These efforts brought about a divorce of any relation of the Panama rates to those of the transcontinental railways, the former having advanced automatically with any advances in the latter. Through the efforts of the Bureau the Secretary of War inhibited the contemplated advance in east-bound rates via Panama, which would have become effective in January 1909, and, on learning that the Panama Steamship Line's vessels were returning from Colon to New York in ballast, ordered the adoption of an \$800-per-ton flat rate from San Francisco to New York, which flat rate applies to-day on all California products excepting hops. This comparatively low east-bound rate resulted in the Panama Railroad and Steamship Line increasing the division allowed the Pacific carrier from 50 per cent to 70 per cent of the through rate, besides the absorption by the Panama Railroad of all port charges at Panama, formerly amounting to about 90 cents a ton. This results in a net revenue to the Pacific carrier of \$5.60 per ton on all California products moving from San Francisco to New York via Panama, as against \$3.10 formerly existing. The earnings on west-bound business vary according to the commodity handled but are in every instance in excess of the earnings on east-bound business. As a consequence, the traffic has proved attractive to independent steamship men, as is evidenced by the establishment of the California-Atlantic Steamship Line.

An Early Result.

Shippers should not forget that the existing rates are directly due to the inauguration of this line.

It is of interest to note that the east-bound tonnage via Panama for the fiscal year ending June 30, 1910, amounted to 32,992 tons as against only 8700 tons for the fiscal year of 1909. West-bound business also showed a marked increase, amounting to a total of 48,566 tons for the fiscal year 1910, as against 23,131 tons and 37,910 tons for the fiscal years of 1908 and 1909 respectively.

The announcement of the independent operation of the Toyo Kisen Kaisha, or Oriental Steamship Line, in connection with the Western Pacific Railway, after January 26, 1911, gives to San Francisco what is practically a new trans-Pacific transportation entity, insuring a competition in service and perhaps in rates, not possible under the arrangement heretofore existing. The greater the number of steamship lines centering in San Francisco the greater the importance of our port. San Francisco should become the center for the importation, warehousing and distribution of Oriental products, leaving a large share of the profits from such traffic in the hands of our importing merchants instead of those located more than two thousand miles in the interior.

San Francisco Coming into Its Own.

It is gratifying to learn through our importers that as a result of the action of the transcontinental railroads in refusing to publish lower rail proportional on Oriental traffic than on domestic traffic, the distribution of Oriental merchandise by San Francisco merchants is rapidly increasing, extending to the Middle West, and in some instances even as far as the Atlantic seaboard.

The approaching completion of the Mojave-Inyo County branch of the Southern Pacific Company to a junction with the Nevada and California Railway branch at Owensby, will place the Owens River valley in much closer proximity to Los Angeles by rail than to this city. Nevertheless this bureau has entered into negotiations with the traffic officials of the Southern Pacific Company, looking to the establishment of a parity of freight rates from the two cities into that territory, from which a considerable business is expected to develop. In this we have every assurance of success; the fact that rates from Portland, Or., to Klamath Falls are equal to those from San Francisco (notwithstanding the longer mileage and

heavier grades in the former instance) establishing a precedent that cannot consistently be ignored.

It is gratifying also to report that the Bureau, after extended negotiations, has received assurances that the present equalization of rates at Klamath Falls, as between San Francisco and Portland, will be made permanent, thus insuring to San Francisco the opportunity to compete for the trade of Klamath Falls and the rapidly developing territory in Southern and Southeastern Oregon to which it is the gateway, on equal terms with Portland, after the mileage is in favor of the latter city by reason of the completion of the Natron cut-off.

Commodity Rates East.

The Bureau is also vigilant in securing for San Francisco manufacturers reduced east-bound commodity rates. We believe that the time has arrived when a San Francisco dollar should carry our manufactures as far eastward as a Chicago dollar will carry that city's products in a westerly direction. We earnestly invite our manufacturing members to call upon the Bureau for assistance along these lines.

The various commercial freight bureaus of the Pacific Coast are about to join in an effort to have the headquarters of the Transcontinental Freight Bureau re-established in San Francisco, thus contributing to the convenience of those most directly interested—the men who pay the freight.

Through the initiative of the Bureau, the various transcontinental railway companies are now giving an eight-day service to Chicago on special train loads of dried and canned fruits and other California products. The previous time was much longer, goods not infrequently being two or three weeks in transit.

Your manager's last annual report called attention to the necessity for an amendment to the Act to Regulate Commerce making unlawful the ownership or control by railroads of competing water lines, and pointed out the importance of the adoption of such an amendment in view of the approaching completion of the Panama Canal. It is gratifying to announce that this was brought to the personal attention of President Taft, who expressed his appreciation of the necessity for the proposed amendment, and promised that he would lend his hearty co-operation toward bringing about its adoption by Congress.

An Appointed Railroad Commission.

The report proposes the filling of the State railroad commission by executive appointment instead of by election as at present, and calls for a reformed demurrage law. It also calls attention to the development of water transportation throughout the country, and emphasizes the value of it as a regulator of railway freight rates. It continues:

San Francisco should get into line by urging upon our Congressional delegation the securing of appropriations for the immediate improvement of the Sacramento and San Joaquin rivers. Such improvements are corollaries to the building of the Panama Canal, for to water transportation, or to rail rates controlled thereby must San Francisco look for her trade advantages and consequent upbuilding in the future.

Members of the Merchants' Association that fail to read the "Review" sometimes lose by their neglect. That is the case with many manufacturers that should have been listed in the Handbook of Manufacturers In and About San Francisco. The "Review" gave ample notice, in four different numbers, of the preparation of the book, and asked every manufacturer to send in his name. This was in addition to blanks sent to all members by mail. The official organ of the Association should be secured every month and read by the members.

WHY SAN FRANCISCO NEEDS A MODERN SYSTEM OF MUNICIPAL ACCOUNTING

Financial Transactions of a Great City Should be Made So Plain that the Citizen of Average Intelligence Can Find Out How His Money is Being Spent

The special committee of expert accountants appointed early this year by the Merchants' Association to prepare a modern plan of municipal accounting for San Francisco has completed the work, and its report and recommendations will soon be ready for publication. This committee consists of Messrs. Anson Herrick, George Webster, Norman McLaren and William Dolge. It has spent much time and labor on the plan, and Mr. Anson Herrick, the chairman, furnishes the "Review" with the following description and statement of its general objects.

One of the principal objects sought by those citizens interested in civic improvement is the elimination of incompetency and fraud in administration. With this end in view, many restrictive laws have been passed and charters have been made most binding. The effect of these restrictions is usually to hamper an efficient and businesslike administration, while the administration which has an improper intent appears to disregard them with impunity.

While certain legal restrictions as to the manner in which the civic business should be transacted are essential, the most efficient method for the elimination of improper acts and incompetency is so to arrange the municipal accounts that the actions of the administration may be exhibited in such a manner that all who are interested may intelligently examine them, and so that relative efficiency may be clearly exhibited upon a dollars-and-cents basis.

Let the Public Judge.

Such an arrangement, by making it more difficult to cover up the results of fraud, will have a great restraining effect upon those who might be guilty of fraud, while the exhibition of comparative results from which relative efficiency can be determined not only has the effect of placing different administrations upon a competitive basis but allows the interested public to become fair judges thereof.

The most valuable results to be obtained from the installation of a modern accounting system may generally be stated as follows:

1st. The exhibition of detailed Statements of Expenditure under a well classified and harmonious arrangement.

At present the ordinary form of recording municipal expenditures consists of a statement of cash disbursements with but little regard for the period of actual expenditure or to a classification which will develop the total costs of the various functions of governmental activity.

Comparisons Impossible Now.

Reports arranged along these lines do not permit of comparison by the ordinary citizen of the expenditures of his city with those of other cities. Assuming a proper arrangement, however, the interested citizen can readily ascertain the amounts expended by his city for the protection of life and property, i. e., the Police and Fire Departments, for Public Charities, for purposes of Criminal Correction, for Education, for Recreation, etc., and can then compare such expenditures with the similar expenditures of some other city of about the same size. It is contended that such comparison is not only interesting to the citizen, but may be of great advantage to the executive officers.

2nd. The exhibition in every instance possible of Operating Costs per unit.

There are many governmental functions which cannot be compared with any unit of

service rendered. Such are some of the expenditures of the Courts and the Executive Department. On the other hand the expenses of operating the Almshouse, Hospitals, Police Department and the Street Department are susceptible of direct comparison with the service rendered.

Cost and Service Should Appear.

The annual reports of a city should show the cost per day per patient or inmate, of the operation of the almshouse and the hospitals. Similarly, the cost of sweeping the streets per square yard should be exhibited and the cost per patrolman hour of the police department.

Comparison of the operating expenditures of one administration with another is not alone sufficient to determine the real efficiency, for consideration must be given to the service rendered. For instance, the entire cost of operating the almshouse during one administration may be \$30,000.00 as against \$50,000.00 of a later administration. A comparison of these figures alone might create the impression that the later administration had been extravagant, but if it is a fact that the later administration had cared for twice the number of inmates it is evident that it has been more economical.

3rd. The safeguarding of Municipal Property.

There are many departments of a municipality the operation of which makes it necessary to carry in stock large quantities of stores, tools and other equipment. Without some centralized record of all property of this class there is no safeguard against waste or even misappropriation. Eliminating any consideration of intentional fraud, the officials immediately in charge of such properties are not so apt to use the greatest care in their conservation unless they are held to strict accountability.

Properly, the accounts of the city should be so arranged as to hold each official responsible for all properties of every nature coming into the possession of the various departments, and the enforcement of strict accountability from such officials would not only eliminate the possibility of fraud but have a tendency towards economy.

Pays in Economies.

The United States Department of Forestry requires a very large quantity of instruments and supplies for the use of the various forest rangers and a centralized record is maintained in Washington of the articles in the possession of each subordinate. It would seem that the maintaining of records of equipment spread over such a large area would be a very costly undertaking, but, in fact, it only involves an expenditure of some \$5,000.00 a year, an amount saved many times over in the enforcing of economies.

4th. The elimination of duplication of clerical labor.

Under the present organization or lack of

organization of the municipal accounts of San Francisco, there is considerable duplication of clerical labor. A properly arranged system of accounts would entirely eliminate this, with the result that the actual expenditure for clerical help would be decreased or that greater information could be determined with the same help.

5th. The simplification of the procedure concerned with the transaction of business between the municipality and the public.

Cost of Too Much Red Tape.

At the present time it is much more expensive for a merchant to do business with the city than with a private corporation and the problematical additional security which is obtained by the employment of red tape is entirely overbalanced by the additional cost, which the city naturally stands. Revised methods of procedure would greatly simplify the business dealings between the municipality and the public with the result that a larger number of firms would be desirous of transacting business with the city, causing greater competition and less cost.

A harmonious modern system of accounts for the municipality would enable the executive officers to carry out more efficiently their duties and also enable the interested public to become fairer judges of real competency.

SAN FRANCISCO'S GREAT ADVANTAGE IN PUBLIC DOCKS

Discussing, in "Everybody's Magazine," the general conditions of harbor administration in the United States, John L. Mathews says:

Tacoma, waterfront owned by the railroads; Seattle, even the tide lands sold and the railways in control; Everett, everything owned by private interests except the foot of one street.

Two ports, and those two destined to be if not the greatest, at least among the greatest, in America, have already gone far toward the German ideal of public docks—toward throwing down the bars that close the gateway. They are San Francisco and New Orleans—the port of the Pacific and the port of the Mississippi Valley—the two cities most vitally interested in the opening of Panama. California, the very one we expect to find most railroad ridden, is the freest of all. In all her ports she owns the tide lands, and in San Francisco the entire harbor; shore-line, piers and all. Two piers she has leased to the Pacific Mail, but besides that and two small industrial piers, every landing on her shores belongs to and is operated by the State authorities, and the low and uniform charges are fixed by the State. Back of the wharves and serving them well is a Belt Railway, and this too is owned by the State and serves everybody at the same flat price of two dollars a car.

Recently, California has been studying her port conditions. She believes that in twenty years San Francisco will have a business of thirty million tons, and that to take care of it she must begin now.

California is the State of hydro-electric power. We hear a great deal about the exhaustion of the Eastern coal-beds, but the supply of hydro-electric energy is renewed yearly and will be as long as snow falls in the mountains.

UMPIRE FINDS FOR THE BUREAU OF INSPECTION

Criticism by the Association's Experts Found Amply Justified.

Signal recognition of the value of the Merchants' Association's inspection of bond issue improvements, as an auxiliary to the city's official inspection, is furnished by a resolution of the Board of Works directing its Secretary to notify a certain iron works "to permit the engineers and inspectors of the Merchants' Association to inspect the work of fabricating and erecting steel work of any and all buildings for which they have contracted with this Board, both in its factory and on the site of the building, at all times when actual work is being done."

The resolution is the outcome of a small but sharp conflict with the firm in question over a criticism of its work on a school building, by the Inspection Bureau of the Association. Steel was being fabricated for the frame of the school with too little air pressure on the riveting machines. The Bureau inspector requested that the work stop until the pressure returned to the normal, and the next report to the subscribers to the inspection fund contained the statement: "General appearance of work not very good."

Mild as this criticism was, the firm objected to it, demanded a retraction and an investigation by one of the city's most eminent structural engineers, and finally served notice that the inspectors of the Bureau would no longer be allowed on the job.

The umpire suggested by the contracting firm was engaged by the Association, and after giving the building a thorough going

over, handed in a report that sustained every contention of the Bureau and went it several better, concluding: "I believe that your inspector is justified in the statements made in his report of the Merchants' Association." When this report was forwarded to the Board of Works, the above mentioned resolution followed in short order.

No contractor that does his work properly has any reason to try to exclude the Association's inspectors from any part of the work. They are there to see that the public gets its substantial rights under the contracts, which the sad experiences of the past have too often shown that it will not get unless it is represented by disinterested experts that can call attention to shortcomings as they occur. No contractor is going to be needlessly harassed, and in fact every effort is made to avoid doing any of them gratuitous damage. In every conflict that has thus far occurred between the Bureau and a contractor reluctant to be inspected, the Association has been sustained as in the case mentioned above.

The Bureau is still hammering away at the improvement of the city's inspection force under the Bureau of Architecture. It has reported the absence of city inspectors from some of the jobs while concrete was being poured, and the indifference of others to poor work done under their noses; and has suggested that in some cases the official inspector is not worth his pay. As inspection

is a critical point of the public service, it is the intention of the Bureau to keep up its watch on the city inspectors and report derelictions. This inspection has been especially poor on the Franklin school, and is too much in evidence at other points.

Loosely built forms, full of cracks, have been found in use for the foundations of the Adams school. This is an important matter, as large cracks permit the cream of the concrete to escape before the cement sets.

The fire-proofing of the Denman Grammar school has been the cause of many complaints by the Bureau, and some effort has been made to improve it by cutting out porous patches, but the repairs have not been sufficiently extensive, and a great deal of this work will have to be done again.

Many similar matters have engaged the attention of the Bureau during the month, but these items are enough to give an idea of its activity. It is filling one of the city's greatest needs at the present time and the citizens of San Francisco owe it to themselves to encourage and support the work with liberal subscriptions. This service can not be rendered for nothing and if the Merchants' Association did not furnish it, it would not be furnished at all.

The Merchants' Association of San Francisco has joined with the Merchants' Association of New York and other influential organizations of the country in a petition to the Interstate Commerce Commission praying for an investigation of express rates. It is understood that this Association is not committed to any recommendations looking toward a reduction of rates at the present time, or until after the facts are ascertained.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
OTIS Elevator Company.	
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
ROBERT S. ATKINS.	
BYRON MAUZY	Treasurer
B. Mauzy Piano Company.	
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN, JR.	Residman Bros. & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Invest Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Wagner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MANLEY	Commercial Representative
FRANK M. TORD	Editor Review

STANDING COMMITTEES.

Public Affairs.

GEORGE C. BOARDMAN, JR., Chairman

BYRON MAUZY

W. D. FENNIMORE

Publicity and Promotion.

W. D. SCOTT, JR., Chairman

R. S. ATKINS

JOSEPH SLOSS

Trade and Finance.

W. D. FENNIMORE, Chairman

C. K. MCINTOSH

GUSTAVE BRENNER

N. MOORE

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL

D. A. HAGEN

Engineer in Charge

Financial Secretary and Auditor

Price, Waterhouse & Co., 310 Sansome

Rowe, C. V., Room 247, 258 Market

Burkettell, John R. Claus Spreckels Bldg.

Walker & Cooper, 255 California

ACCOUNTANTS AND AUDITORS.

Hertz, Louis, 149 California

ACETYLENE GAS GENERATORS.

Bullard, E. D., Rooms 221-223, 263 Mkt

Thos. Clunle Bldg.

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Amrath, Greenhood & Jansen, 310 Sansome

Barrow, Wade, Guthrie & Co., 255 California

Dolge, Wm., 310 Sansome

Leiter Herckle & Herckle, 255 California

Leiter Herckle & Herckle, 255 California

Lothman, W. B., Chronicle Bldg.

McLaren, Goode & Co., Chronicle Bldg.

Thos. Clunle Bldg.

ADVERTISING.

Cooper, F. J., 18 Montgomery

Green, J. Chas. Co., 129 Kearny

Stevenson and Clinton Park

Walker, P. E., 212 California

Scorford Advertising Agency, Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co., 747 Sansome

AMMUNITION.

The Peters, Cartridge Co., 608 Howard

ARCHITECTS.

Barth, Hermann, 12 Geary

Burnham, D. H. & Co., Merchants Ex

Crim & Scott, 425 Kearny

Colley, C. J., Pacific Bldg

Curllett, William, Phelan Bldg

Dutton, L. B., Chronicle Bldg

Holmes, Edward L., 338 Pico

COOPERS.

California Barrel Co., 22d and Illinois
Co. Coopers, 34 Boardman
Wormer, David (Est. of), 14th and H
Herbert, Vogel & Mark, 37 Seventh

COOPERAGE.

Richards, J. W., 844 Monadnock Bldg.
CORDAGE MANUFACTURERS.
Tuchols Cordage Co., Kohl Bldg.

COINERS.

Lehman, C. B., Mgr. Royal Worcester
Corset Co., 723 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland
CRACKER MANUFACTURERS.
American Biscuit Co., Rat & Broadway
Standard Biscuit Co., Pacific and Geary

CROCKERY AND GLASSWARE.

Anglo-Am. C. & G. Co., 46 Beale
Nathan-Dobmann Co., Stockton & Geary
Schloss Crocker Co., 17-19 Beale

CRUSHED ROCK.

Gray Bros., 2d and Mission
CURIO DEALERS.
Hietrich, A. L., 508 Washington

DAIRY MACHINERY.

De Laval Dairy Supply Co., 101 Drumm
DENTAL SUPPLIES.
Edwards Co., 323 Geary

DENTISTS.

Flood, A. M., D. D. S., 240 Stockton
Plant, Frank L., D. D. S., 240 Stockton
Edwards Co., 323 Geary
Wendland, Otto Francis, D. D. S., 475 Post

DEPARTMENT STORES.

Emporium, The, Market, bet. 4th & 5th
Pacific Syndicate Co., 14th and Jones
Pratt's, 14th and Jones

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co., 245 Bush
Rucker-Fuller Desk Co., 147 Mission

DISK FIXTURES.

Feintuch Display Fixture Co., 124 Sansone
Kelhoe Display Fixture Co., 124 Sansone

DOORS AND WINDOWS.

California Door Co., 43 Main
DRAPERY AND STORAGE.
Hoarder, J. B., 147 Mission

DRUGS.

Emmons, W. W., Main and Mission
Farnsworth & Ruggles, 109 Davis
McNab & Smith, 283 Davis
Overland Freight Co., 102 Pine
Strauss, K. B., 130 Pine
Teale & Co., 74 Clay

DRIED FRUITS.

Field, A. B., & Co., 244 California
Griffin & Maginn Co., 244 California
Griffin & Maginn Co., 244 California
Griffin & Maginn Co., 244 California

DRUGS.

Ayers, Edw., Van Ness & Geary
Baer Drug Co., 722 Market
Bierckie & Brown's Pharmacy, 238 Stockton
Broemmel, J. G. B., 2501 California
Calceiras, J. A., 303 Montgomery Ave.
Ferry Drug Co., 20 Market
Green, Frank, 1101 Fillmore
Lambert, R. A., 1101 Fillmore
Leipnitz Co., Sutter & Laguna
Lengfeld's Drug Co., 611 Mission
Rossi Drug Co., 1044 Valencia
Rockstroff, F. E., 1044 Valencia
Schmidt, Val., 1845 Polk
Wakelae & Co., 68 Market

DRUGGISTS.

Coffin-Redington Co., 35 Second
Langley & Michaels Co., 50 First
Faulstich & Co., 50 First
DRY AND FANCY GOODS HOUSES.

RETAIL.

City of Paris, 8th Stockton & Geary
Hale Bros., Inc., 979 Market
Lippman Bros., 979 Market
O'Connor, 121 Post
Samuels, D., Lace House Co., 121 Post

DRUGS.

Thompson, R. E., 14 Valencia
Weill, Raphael, 14 Valencia
Winstock, Lubin & Co., 14 Valencia
DRY AND FANCY GOODS HOUSES.

WHOLESALE.

Bauer Bros., 49 Sansone
Bernstein, S. I., 134 Sutter
Crowley, J. B., 134 Sutter
Graf, J. L., 41 Sansone
Harris, R. K., 41 Sansone
Jacobs, F. P., 41 Sansone
Kohlberg, M. S., 41 Sansone
Lewy, Max, 41 Sansone
Marcus, M., 41 Sansone
Ward, W., 41 Sansone

DRUGS.

Thompson, R. E., 14 Valencia
Weill, Raphael, 14 Valencia
Winstock, Lubin & Co., 14 Valencia
DRY AND FANCY GOODS HOUSES.

WHOLESALE.

Bauer Bros., 49 Sansone
Bernstein, S. I., 134 Sutter
Crowley, J. B., 134 Sutter
Graf, J. L., 41 Sansone
Harris, R. K., 41 Sansone
Jacobs, F. P., 41 Sansone
Kohlberg, M. S., 41 Sansone
Lewy, Max, 41 Sansone
Marcus, M., 41 Sansone
Ward, W., 41 Sansone

DRUGS.

Thompson, R. E., 14 Valencia
Weill, Raphael, 14 Valencia
Winstock, Lubin & Co., 14 Valencia
DRY AND FANCY GOODS HOUSES.

WHOLESALE.

Bauer Bros., 49 Sansone
Bernstein, S. I., 134 Sutter
Crowley, J. B., 134 Sutter
Graf, J. L., 41 Sansone
Harris, R. K., 41 Sansone
Jacobs, F. P., 41 Sansone
Kohlberg, M. S., 41 Sansone
Lewy, Max, 41 Sansone
Marcus, M., 41 Sansone
Ward, W., 41 Sansone

DRUGS.

Thompson, R. E., 14 Valencia
Weill, Raphael, 14 Valencia
Winstock, Lubin & Co., 14 Valencia
DRY AND FANCY GOODS HOUSES.

WHOLESALE.

Bauer Bros., 49 Sansone
Bernstein, S. I., 134 Sutter
Crowley, J. B., 134 Sutter
Graf, J. L., 41 Sansone
Harris, R. K., 41 Sansone
Jacobs, F. P., 41 Sansone
Kohlberg, M. S., 41 Sansone
Lewy, Max, 41 Sansone
Marcus, M., 41 Sansone
Ward, W., 41 Sansone

DRUGS.

Thompson, R. E., 14 Valencia
Weill, Raphael, 14 Valencia
Winstock, Lubin & Co., 14 Valencia
DRY AND FANCY GOODS HOUSES.

WHOLESALE.

Bauer Bros., 49 Sansone
Bernstein, S. I., 134 Sutter
Crowley, J. B., 134 Sutter
Graf, J. L., 41 Sansone
Harris, R. K., 41 Sansone
Jacobs, F. P., 41 Sansone
Kohlberg, M. S., 41 Sansone
Lewy, Max, 41 Sansone
Marcus, M., 41 Sansone
Ward, W., 41 Sansone

STATION SUPPLIES AND CON-

Brooks-Pollis Electric Corp., 46 Second
Electric Appliance Co., 126 Mission
Electric Supply & Manfr. Supply
Co., 84-86 Second
General Electric Co., Union Trust
Bldg., 325 Ellis
Holmsted-Holmsted Co., 523 Mission
Pacific States Electric Co., 20 First
San Francisco Electric Co., 20 First
Summerhayes, W. R., 381 Fulton
Ind. Electric Co., 325 Mission
Westinghouse-Goslin Electrical
Works, 325 Mission
Westinghouse Electric Co., 325 Mission
Second and Natoma

ELECTRO-PLATING.

Denniston's S. F. Plating, 1349-51 Mission
Golden West Plating Works, 355 First
Rudger-Merle Co., Bay & Stockton
ELEVATOR MANUFACTURERS.
Ole Elevator Co., Stockton & Beach

EMBOIDERIES AND LACES.

Levy, Jules, & Bro., 16 Sansone
ENGINEERS, CIVIL.
Lucy, W. A., 347 Monadnock Bldg.

ENGINEERS, CONSULTING.

Amweg, Frederick J., 24 Kearny
Luther, J. W., 417 Montgomery
Stutz, J. C. H., 417 Montgomery
ENGINEERS, MECHANICAL.
Wellington, Geo. J., Alaska Com. Bldg.

ESSENTIAL OILS.

Bolderman, A. C., & Co., 16 Sansone
Lucas, Geo., & Co., Sierra Bldg.
EXPORTERS AND IMPORTERS.
American Import Co., 147 California
Cohen-Helmsberg Co., 355 Market
De Bromery, 355 Market
North American Mercantile Co., 318 Front
Machado, J. A., 611 Battery
Vignoli, A., Inc., 611 Battery
Wieland Bros., Inc., 309 Davis
S. 10, and 15e
Charles, J. A., 758-58 Market

EXPRESS COMPANIES.

Wells, Fargo & Co., Second and Mission
FERTILIZER.
Pacific Guano & Co., 310 Sansone

FIRE APPARATUS.

Chapman, L. S., 147 California Gate Ave.
FIREWORKS.
Newton's California Fire Works Co., 249 Front

FLUOR MILLS.

Hutton, C. C., 147 California Gate Ave.
Sperry Flour Co., 343 Sansone
Pacific Flour Co., Bay, near Mason

FORWARDING AGENTS.

Earl, D. W., & Co., 307 Crocker Bldg.
FOUNDRIES.
Enterprise Foundry Co., 2902 19th St.

FRUITS AND VEGETABLES.

Goetting, Charles L. & Sons, 147 California
FURNITURE.
Bateman, Wm., 1512 Bryant
Brenner, John, 281 Geary
Brunner-Sax Co., 126 Post
Eastern Outfitting Co., 117 Market
Fredericks, J. C., Post and Stockton
Friedman, M. & Co., 273 Post
Gullikson Bros., 2054 Market
Henderson, F. C., 283 Mission
Kovels, L. & Sons, Sutter & Stockton
Lachman Bros., 2013 Mission
Lorenson, J. A., 287 Post
Moore, Harry J., Furn. Co., 40 O'Farrell
Plum, Chas. M., & Co., 31 Sutter
Rack, N. S., 290 Mission
Sloane, W. & J., 216 Sutter
Sterling Furniture Co., 1051 Market

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co., 746 Phelan Bldg.
FURS.
Berwin, Chas., 39 Grant Ave.

FUSE AND MATCH MANUFACTURERS.

Independent Match Co., 244 California
Metropolitan Match Co., 210 Sansone
GAS AND ELECTRIC FIXTURES.
Adams & Hollister, 745 Mission
Day, Thomas, 725 Mission
Leckelheimer Bros., 663 Mission
Roberts, Mrs. C., 663 Mission

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son, 211-213 Main
Standard Gas Engine Co., 10 California
GAS ENGINES AND SCALERS.
Pathe, C. H., 153 First

GAS METER AND STOVES.

Pacific Meter Co., 112 Market
GAS CONSUMERS.
Gas Consumers' Assn., 467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.

Thelwell, J. A., 667 Mission
GLASS AND GLASS CUTTING.
Johnson Gear Co., 735 Polson

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co., 15th & Polson
Pacific Coast Glass Co., 7th & Irwin
GLOVES.
Moas, Geo. A., 752 Market
Steinberger & Kallisher, 36 Wehl

GLUE MANUFACTURERS.

Burd, Wm., 308 Postal Telegraph Bldg.
California Glue Works
Hunt, Geo. Fairfax & Hank

GRADES AND BEANS.

Barnard & Bunker, 149 California
Hansen, F. L., 127 Montgomery St.

GRAVEL.

Bay Development Co., 153 Berry
GRAPHOPHONES AND PHONO-
Columbia Phonograph Co., 334 Sutter

GROCERS-RETAIL.

Danemark Bros., Haight & Scott
Quibben & Sons, 228 Jackson
Johnson Bros., Fillmore & Sacramento
McCullough Co., M. A., 294 Sixth
McLellan, J. W., 154 Broadway
Peters Bros., 501 Cole
Stulz, Jos. A., & Co., 1931 Fillmore
West, Edith, 424 Geary & 42 Clay

GROCERS-WHOLESALE.

City of Hamburg Co., Inc., 322 Davis
Cluff, Wm., Co., Spear & Mission
De Bernard, J. C., 135-141 Main
Hale Bros., Sacramento & Davis
Hooper & Jennings, 137 Sacramento
Levaggi, Granello & Co., Inc., 412 Front
Meyer, A. J., & Co., Davis & Pacific
Rochdale Wholesale Co., 228 Commercial
Rothschild, John, 247 Davis
Snook, James A., & Co., 247 Davis
Sullivan, Wm., & Co., 140 Spear
Thilman & Co., 311-337 East
Thilman, Peck & Co., 311-337 East

GUNS AND AMMUNITION.

Beckett, Phil B., Co., 717 Market
Biller Arms Co., The, 510 Market
Shreve & Barber Co., 1023 Market

HAIR STORES.

McGraw's Hair Store, 239 Powell
HAIR AND SCALP SPECIALISTS.
O'Brien, John J., 239 Powell

HAMMAM BATHS.

Burns, Edw. F., 815 Eddy
HARDWARE-RETAIL.
Brown, Chas., & Co., 1206 Market
Brown, The Ralph, 244 Fifth
Is. J. G. & Co., 827 Mission
Jones, Ed., Hdwr. & Tool, 1274 Market
Osborn Hdwr. & Tool Co., 615 Market
Pacific Hardware Co., 638 Fourth
United Builders' Supply Co., 374 Mission
Wright Hdwr. Co., 717 Third

HARDWARE-WHOLESALE.

Arnold Hardware Co., 465 Branner
Brittain & Co., 942 Market
Brown, The Ralph, 244 Fifth
Dunham, Carrigan & Hayden 8th & Kas.
Froelich, Christian, Pacific Union Club
Hilbrook, Merrill & Weston, 4 Sutter
Montague, W. W. & Co., 557 Market
Pacific Hdwr. & Steel Co., 7th & Townsend
Kline, Louis, 7th & Townsend

HARNESS AND SADDLERY-WHOLESALE.

Davis, W. & Sons, 2040 Howard
Johnson, F. S., Co., 570 Howard
Keyston Bros., 120 Second

HAT MANUFACTURERS.

California Hat Co., 754-738 Mission
Trilliant Co., 754-738 Mission

HATTERS.

Carroll, Paul T., 706 Market
Colman Co., 780 Market
Dillon, Tom, 127 Kearny
Heibing Hat Co., The, 451 Mission
Hermann & Co., 24 Sansone
Kline, Louis, 7th & Townsend
Lundstrom Hat Works, 1178 Market
Mussdorfer, J. C., Sons, 1178 Market

HAY AND GRAIN.

Anspacher Bros., 414 Clunie Bldg.
Chase, W. W. & Co., 167 Market
Solomon, J. A., Co., 10 California
Somers & Co., 37 California
Vermell, J. L., 3142 Mission

HOSPITALS.

German General Hospital, 14th & Noe
HOTELS.
Baldwin House, 71 Sixth
Brun, B. J., 71 Sixth
Hotel Richelieu, 71 Sixth
Hotel Richmond, 71 Sixth
Hotel Arlington, 71 Sixth
Hotel Dale, Inc., 71 Sixth

Hotel Savoy, Van Ness Ave. & Ellis

Hotel St. Francis, Geary & Powell
Hotel St. Francis, Geary & Powell
Palace Hotel, Market & New Montgomery
Roklin, 41 Fourth
Sharp, Arthur M., Winchester Hotel
St. Francis, 71 Sixth
St. Francis, 71 Sixth
St. Francis, 71 Sixth

HOUSEHOLD UTENSILS.

Welder & Co., 2972 Polson
ICE DEALERS.
Consumers Ice Co., 434 Eighth
Marine Ice & Cold Storage Co., 434 Eighth
National Ice & Cold Storage Co., 434 Eighth
Union Merchants Ice Delivery Co., 254 Pine

IMPORTERS.

American Macramore Co., 514 Battery
Macramore & Co., 149 California
Western Importing Co., 1039 Mission Bldg.

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of California
Hollen, John E., 375 Sutter
Grant, A. W., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter
Briggs, Arthur H., 375 Sutter

INDIVIDUAL MEMBERS.

Allen, Jan, M., Bank of

INSURANCE - LIABILITY.
Duncan, David 540 Sansome

INSURANCE - LIFE.
Dundas, Wm. A. Asst. Vice Pres. West-
ern States Life Ins. Co. 509 Walnut
Kilgus & Beaver Post & Grant Ave.
Pacific Mutual Life Ins. Co.
West Coast Life Ins. Co. 549 Pine

INSURANCE - SURETY.
Pacific Surety Co., First Nat. Bank Bldg.

INVESTMENTS.
Jennings, Rufus P. Merchants Ex.

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co.
..... Crocker Bldg

IRON, ORNAMENTAL.
Sartorius Co. Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works.
Morton & Hooley Main & Howard
Ocean Shore Iron Works 550 Eighth
Ridson Iron Works. Hooker & Lent Bldg.
Vulcan Iron Works 604 Mission

IRON AND STEEL MERCHANTS.
Burger & Carter Co.
Morgan & Huddart 356 Market

**JAPANESE PRODUCTS AND FANCY
GOODS.**
Solomon, C. Jr. 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. 114 Sansome

JEWELERS - RETAIL.
Andrews, A. 50 Kearny
Baldwin Jewelry Co. 29 Kearny
Giacobbi, Louis A. 222 Kearny
Harris, M. H. 150 Post
Hammersmith & Co., Sutter & Grant Ave.
Hirschman & Co. 220 Grant Ave.
Kearney, M. E. 150 Post
Radke & Co. 215 Post
Shreve & Co. Grant Ave. & Post
Sorensen, James A. & Co. 715 Market

JEWELERS - WHOLESALE.
Ahrens, Henry M. 717 Market
California Jewelry Co. 704 Market
Carrau & Green 112 Kearny
Dietzspies, J. S. 150 Post
Dorrance-Batchelor Co.
Eisenberg, A. & Co. Post & Kearny
Grenzweil, Geo. & Co. 150 Post
Hall, A. & Son 1408 Grant
Judis, Alphonse Co. 704 Market
Mayer & Weinschenk 717 Market
Sordman Bros. 150 Post
Sussler, M. & Co. 701 Market

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co. 114 Kearny

KNITTED GOODS.
Pfister, J. J., Knitting Co. 739 Market
Gantner & Matern Co. 80 Geary

LADIES' FURNISHING GOODS.
A. Crocker & Co. 21 Sansome
Davis, Schonwasser & Co.
Masters Bros. Commercial Bldg.
Magnin, L. & Co. Grant Ave. & Geary
Schwartz & Goodman 879 Market
Paragon, The Grant Ave. & Geary

LADIES' TAILORS.
Flamm, G. 140 Geary

LAMPS.
Boesch Lamp Co. 1135 Mission
Boesch Lamp Reflector & Electric Sign
Co. 528 Gough

LAUNDRIES.
La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co. 1408 Grant
..... 1148 Harrison
National Laundry Co. 384 Eighteenth
San Francisco Laundry Co. 1408 Grant
White Star Laundry 385 Eighth

LAUNDRY MACHINERY.
Troy Laundry Mach. Co. 581 Mission
Western Laundry Machinery Co.
..... 58 Fremont

LAW BOOK PUBLISHERS.
Rancourt, Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.
Goslin & Co. 747 Sansome
Kohlberg & Co.

LEATHER AND LEATHER GOODS.
Brown & Adams Co. 431 Battery
Harpham & Jansen 524 Washington
Kauffman, Davidson & Semmel 137 Clay

LIME AND CEMENT.
Cowell, Henry & Co. 9 Main
Holmes Lime Co. Monadnock Bldg.

LITHOGRAPHS.
Britton & Ray 560 Sacramento
California Lithograph Co., Inc.
..... 509 Sansome
Graphic Lithography Co. 611 Howard
Olson, O. E., Lithograph Co. 330 Jackson
Schmidt Lithograph Co. 20 & Bryant
Union Lithograph Co. 741 Harrison

LIQUOR DEALERS.
Acme Lumber Co. H. 1011 Crocker Bldg.
Casper Lumber Co. 810 Kohl Bldg.
Collins, Geo. H. 502 California
Connelley, E. D. 2401 San Jose Ave.
Dodge, E. J. & Co. 16 California
Doherty & Carson Co. Merchants Ex.
Ford, Chas. 110 Market
Grays Harbor Commercial Co.
..... Foot of Third St.
Hibbs, Otto Foot of Third St.
..... 901 Alaska Commercial Bldg.
Hammond Lumber Co. 260 California
Hibbs, Otto 2401 San Jose Ave.
Hobbs-Wall & Co. 515 Bldg.
Hooper, C. A. & Co. Balboa Bldg.
Hooper, F. P. & Co. 110 Market
Howard, E. A. & Co. 20 Howard
Hume, G. W. & Co. 713 Marvin Bldg.
Kraus, J. S. Twenty-third & Shotwell
Meyer, Adolph 1510 Devander
Pacific Lumber Co. 216 Pine
Pope & Talbot Foot of Third St.
Port Blankely Mill Co. 16 California
Schouten, J. W. & Co. 738 Bryant
Sommer, John 112 Market
Simon Lumber Co. 112 Market
Slade, S. E. Lumber Co. 112 Market
Sullivan, John 112 Market
Standish Hickey Lumber Co.
..... Crocker Bldg.
Tabor Mill Co. 310 Second
Templeman, Henry 42 Market
Truckee Lumber Co. Balboa Bldg.
Union Lumber Co. Crocker Bldg.
Van Arsdale-Harris Lumber Co.
..... 112 Market
Wendling, G. X. James Flood Bldg.
White, L. E. Co. Balboa Bldg.

**MACHINERY AND ENGINEERS' SUP-
PLIES.**
California Hydraulic Engineering Co.
..... 523 Market
California Tool Works 151 Bldg.
Compressed Air Machinery Co.
..... Jessie & Eckert
"Cyclone Iron Works. Main
Evans, C. H. & Co. 183 Fremont
Garrett, W. T. Co. Fremont & Natoma
Sons-Bull Co. 19 Fremont
Jewett Machinery Co. 19 Fremont
Marshall-Well Supply Co. 146 Stewart
Marwell, C. Co. 256 Ninth
Meece & Gottfried Co. 99 First
Moore, Chas. C. & Co. 99 First
Pacific Tool Works 461 Market
Pennington, G. W. & Sons 213 Mission
Phoenix Tool & Valve Co. 245 Market
Rix Compressed Air & Drill
..... 519 Spear
Union Tool Works 520 Market
Western Tool & Supply Co.
..... 602 Howard
Young, A. L. Machinery Co. 28 Fremont

MANTELS, GRATES AND TILES.
Mangrum & Otter 581 Mission

MANUFACTURERS' AGENTS.
Alden, S. F. & Co. 560 Crocker Bldg.
Coates, A. H. 576 Mission
Freer, Burr W. 717 Market
Hirschman, L. E. Co. Fargo Bldg.
Hughson & Merten 644 32d
Luscombe & Isaacs 32 Battery
Maywell & Co. The 161 Market
McLeod Mercantile Co. 265 Bush
Morgan & Allen Co. 150 Post
Robinson Bros. 715 Mission
Salch, Geo. C. Co. 743 Mission
Skeogen, F. M. 609 Mission
Simonds, S. E. Co. 114 Sansome

**MANUFACTURERS OF TOOLS AND
MACHINERY.**
H. H. Hildreth & Co. 317 First
Falls Mfg. Co.

MARBLE WORKS.
Musto, Jos., Sons-Kennan Co.
..... 535-565 North Point

MATTRESSES AND UPHOLSTERY.
Cleese, John P. Co. 18th & York
Rescent Feather Co. 19th & Harrison
Hoy, J. H. Rhode Island & Alameda

MEN'S FURNISHING GOODS.
Bullock & Jones Post & Kearny
Cliffett, Penhoby & Co. 820 Howard
Culbertson, L. E. Co. 111 Market
Dorey & Cunningham 111 Market
Trenbaum, Well & Michels
..... 740 Mission
Hansen & Elrick 353 Montgomery
Neustadter Bros. First & Mission
Parron, J. W. 353 Montgomery
Taggart, The 335 Montgomery

MERCHANT TAILORS.
Bernstein, Sam. 150 Sutter
Patin, J. 245 Kearny
Grenwall, W. C. 245 Kearny
Jacob, J. M. & Co. Sutter & Monty
Lyons, Chas. 719 Market
Martin Bros. Humboldt Bldg.
Weld, J. & Son 823 Market
St. L. Henry Co. 642 Market
Trotter, J. A. 182 Kearny
Valentine, R. 689 O'Farrell
Williams & Berg Co. 110 Sutter

METAL WORKS.
Flinn, John, Metal Works. 324 Second
Pacific Metal Works. 152 First

**MICROSCOPES AND BIOLOGICAL
APPARATUS.**
Bauch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.
Columbia Dairy 231 Franklin
Jersey Farm Co. 436 Eighth
Standard Milk Co. 220 Sixteenth

MILINERY.
Butler-Schultz Co. 731 Market
Hinz & Landt 833 Market
Holm & Nathan 85 Third
Muller & Raas Co. 833 Market
Spencer & Mitton 930 Market
Zogers, M. H. Co. Grant Ave.

MINERAL WATERS.
Eggers, Chas. & Co. 118 Eureka
Shasta Water Co. 6th & Brannan
Union Seltzer Water Co. 335 Ninth
Wilder Medical Springs Co. Room
411, Westbank Bldg., Market & Ellis

MINING COMPANIES.
Alaska Trendwell Mining Co. Mills Bldg.
Bourn, W. L. & Son Webster
Balston, W. C. 201 Sansome

MINING MACHINERY.
Hendy, Joshua, Iron Works. 75 Fremont

MOTORCYCLES.
Hopkins, C. C. 759 Gough

MULTIGRAPHING.
Multigraph Photo Co. 818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.
Heinemann, H. M. 130 Bush
San, R. L. & Son 758 Mission

NECKWEAR - WHOLESALE.
California Neckwear Co. 14 Sansome

NEWS DEALERS.
Foster & Orear Ferry Bldg.

NOTARIES PUBLIC.
Levy, Eugene W. & Co. Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.
E. Bloch Mercantile Co. 37 Battery
Son Bros. & Co. 837 Mission

NOT DEALERS.
Sunset Not Shelling Co. 427 Comm'l

OFFICE APPLIANCES.
Chinn, Bette Optical Co. 140 Geary
Hirsch & Kaiser 218 Post
Kahn, Geo. H. 34 Kearny
Kahn, Henry & Co. 644 Market

**OFFICE FILING DEVICES AND SYS-
TEMS.**
Library Bureau, Inc. 509 Market
Vawman & Erbe Mfg. Co. 712 Mission

OILS.
Porter, W. S. 2029 California
Shell Petroleum Co. 461 Market
Union Oil Co. of Calif. 505 Mills Bldg.

OPTICIANS.
Bertelling Optical Co. 186 Geary
California Optical Co. 181 Post
Chinn, Bette Optical Co. 140 Geary
Hirsch & Kaiser 218 Post
Kahn, Geo. H. 34 Kearny
Kahn, Henry & Co. 644 Market

OYSTER DEALERS.
Darbee & Immel 245 O'Farrell
Morgan Oyster Co. The. 614 Third

PACKERS OF CANNED SALMON.
Alaska Packers' Assn. 722 Montgomery
Chinn, Bette Optical Co. 140 Geary

**PACKING HOUSE PRODUCTS, TAL-
LOW & COTTONSEED OIL.**
Willits & Patterson 515 Bldg.

PAINTS AND OILS.
Bass-Heuter Paint Co. 116 Mission
Cinch, C. & Co. 144 Davis
Emerick & Duncan 663 Howard
Faulner, W. P. & Co. 201 Mission
Nason, R. N. & Co. Utah & Fifteenth
Pacific Paints & Oils Co. The. 451 Second
Whittier-Coburn Co. Howard & Geary

PAINTERS AND PAPER HANGERS.
Brace, N. 455 Valencia
Braser, John 841 O'Farrell
St. Denis, J. Co. 614 Sutter

PAPER MANUFACTURERS.
Taylor Paper Co., Inc. 241 Clay
Willamette Pulp & Paper Co.

**PAPER, PAPER HANGS AND PAPER
BOXES.**
Blake, Moffit & Towne 1406 Fourth
Monastel & Co. 118 First
Cal. Paper & Board Mills 310 California
Cal. Paper Box Co. 3175 Seventeenth
Crown Paper Co. 701 Alaska Commercial Bldg.
Fischbacker, A. & Co. 131 Fremont
Pacific Coast Paper Co. 452 Third
Swick, C. E. Apt. Graham Paper Co.
St. Louis, Mo. 268 Market
Walter, H. R. 81 Sutter
Zellerbach Paper Co. Battery & Jack's

**PATENT DOOR OPENERS AND CLOS-
ERS.**
Rischmuller, Geo. 37th St., Oakland

**PATENTED DEVICES, TOOLS AND
MACHINERY.**
M. P. Schell Mfg. Co. 509 Howard

**PATTERN MAKERS AND MILL
WRIGHTS.**
Reed, W. H. & Co. 330 Main

PAVING AND SEWER BRICK.
Vallejo Brick & Tile Co., Cons.
..... 651 Mills Bldg

PERFUMES.
Rieger, Paul, & Co. 116 First

PHARMACEUTICAL PREPARATIONS.
California Elix Syrup Co. 292 Church
Nat. Pharmacy Co.
..... 17th and Wood, Oakland
Scott's Emulsion Co. 150 Kearny
Viotti Co. 636 Pine

PHOTOGRAPHERS.
Bushnell Photo Co. 123 Market
Waters, R. J. & Co. 717 Market
Weldner, Chas. 787 Market

PHYSICIANS AND SURGEONS.
Balt, H. S. 355 Clay
Bryant, Edgar R. M. D. 360 Post
Evelyn, Frederick W. M. D.
..... 2415 Cal.
Gibbons, Henry Jr. M. D. 350 Post
Maon, C. S. M. D. P. O. Box 2114, S. F.
McNutt, W. F. M. D. 190 O'Farrell
Merritt, George W. M. D. 2323 Washn
Montgomery, D. W. M. D. 2419 Cal.
Palmer, Geo. H. M. D. 2416 Jackson
Pischel, Kaspar, M. D. Butler Bldg.
Sherman, Harry M. M. D. 2125 Jackson
Veeck, Victor M. D. 252 Bush
Ward, Jas. W. M. D. 331 Sutter
Watkins, Jas. T. M. D. Union Square Bldg.

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co. 152 Kearny
Balt, H. S. 355 Clay
Bowers, J. T. & Son 315 Post
Burtz, Benj. & Son 113 Kearny
Detemmer, J. H. Co. 975 Market
Ehlers Music Co. 975 Market
Kobler & Chase 40-52 O'Farrell
Mason, J. H. Co. 252 Bush
Pierce, Walter S. Co. 189 14th St.
Sherman-Clay Co. Kearny & Sutter

**PIPE, RIVETED STEEL TANKS AND,
WESTERN PIPE AND TANKS.**
9 Fremont

PLUMBERS.
Snook, Wm. & Son 602 Clay
Wilson, W. F. Co. 117-119 Third
Wright, W. H. Co. 215 1/2 Market

**PLUMBING, HEATING & STEAM SUP-
PLIES.**
Crane Co. Second & Brannan
Palmer, Geo. H. M. D. 2416 Jackson
Halves, Jones & Cady Co. 351 Post
Nelson Mfg. Co. N. O. 351 Post
O'Hair, P. E. & Co. 330 Mission
Toys, George H. Co. 617 Mission

POPK PACKERS AND PROVISION.
Armour & Co. Battery & Union
Heinemann & Stern 1040 McAllister
Guthrie, J. W. Co. 452 Third
South S. P. Packing & Pvn. Co.
..... 407 Front
Ward, Jas. W. M. D. 331 Sutter
Wilfert Bros. 5 Taylor

POST CARD MANUFACTURERS.
Cardinelli Vincent Co. 573 Market
Mitchell, E. W. Co. 252 Bush

POLTRY AND DAIRY PRODUCE.
O'Brien, Spornano & Mitchell,
..... California Market

POWDER WORKS.
E. I. Du Pont de Nemours & Co. Powder Co.
..... Chronicle Bldg

PRESERVES, PICKLES AND CATUSP.
Pacific Preserve Co. 849 Howard

PRESS CLIPPINGS.
Allen's Press Clipping Bureau.
..... 88 First

PRINTERS.
Harry, J. H. Co. 1124 Mission
Blair-Murlock Co. The. 68 Fremont
Brown & Power Stationery Co.
..... 335 California
Blair, Walter N. Co. 360 Mission
City Printing Co. Williams
Dempster Bros. 417 Mission
Hoyakong Printing Co. 1322 Howard
Gilmartin Co. The. 15 Second
Monahan, John & Co. 21 Battery
Myers, Thomas, San Francisco Co. 32 Clay
Pascarella, E. W. Co. 452 Third
Phillips & Van Orden Co. 511 Howard
Shelton, J. H. Co. 313 Battery
Torres, Jos. M. Clay & Sansome

PROPERTY OWNERS.
Crocker Estate Co. Crocker Bldg.
Flood, James L. James Flood Bldg.
Hewes, D. Orange, Cal.
Holmes Investment Co. Post & Bldg
Irvine, James Crocker Bldg.
Mayer, Geo. F. W. 146 O'Farrell
McNutt, W. F. M. D. 190 O'Farrell
Pacific Co. Pacific Bldg.
Parrott, John 502 California
Quinn, John E. 252 Bush
Runyon, E. W. 682 Monadnock Bldg.
Schussler, J. H. Co. 376 Sutter
Shiels Estate Co. 376 Sutter

PUBLIC STENOGRAPHERS.
Cooper, Erwin M. & Co. Crocker Bldg.

PUBLIC WEIGHTS.
McKenna, Jas. F. Third-St. Wharf
Ordway, W. H. Sixth & Irwin

PUBLISHERS.
Beers, J. H. 717 Market
Commercial News Pub. Co.
..... Recorder Printing & Publishing Co.
..... 130 McAllister

Merchants' Association REVIEW

CIRCULATION 3,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
For FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not neces-
sarily those of the Merchants' Association.

No personal, partisan or sectarian question ad-
mitted to these columns.

No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.



GET YOUR CONGRESSMAN
TO VOTE
FOR SAN FRANCISCO-1915

BUSINESS AND SERVICE.

The Trade Extension Excursion, now history, had a significance beyond any mere profit-making phase. It indicated the approach of business methods toward the real business function. Those merchants went to the San Joaquin Valley to learn how they could serve their customers; and their customers, who are retailers, knew that the way to serve them was to help them serve the people.

In the view of the economist, business exists to serve the public, not to soak it. There was a time when few business men shared that view, but we find large numbers of them today preaching the doctrine that success in business depends on service, and we find more of them every day realizing and acting on that principle whether they preach about it or not. The public is demanding it, and competition is compelling them to it.

The best service can not be rendered without exact knowledge of the requirements of the public—the "needs of the trade"—and the traveling man can not always be relied upon to see and report them accurately. It takes the head of the house, the "old man," who, because he can see just such things, has become the "old man."

Under modern conditions, the greatest help to business is to help it help society. Other things being equal, that commercial city will best succeed that can render the best public service, and this was the key note of the Merchants' Association's excursion to the Lower San Joaquin.

It worked, and it is working yet. San Francisco wholesalers learned what their customers wanted and then came home and got themselves in shape to supply it. There will be more of these excursions. That they will prove an immense gain for this city in the long run, and ultimately make San Francisco business methods favorably known all over the Pacific Coast, there is no room for doubt.

HOW TO DIE RICH.

Run over the list of your intimate friends and probably you will find that the fingers of one hand will do to keep the tally. Next, of your "personal friends," and you are lucky if you find you have more than twenty of these. Then add the list of your "speaking acquaintances" and if you have over a hundred you are a very popular person; perhaps a politician. Like the list of books you have read, the list of your acquaintances is apt to be surprisingly short if ever you attempt to put it on paper, and shorter yet the tale of those that come within the great specification given by the small boy when he said "a friend is a fellow that knows all about you and likes you anyhow." But Charles Bundschu had hundreds of such friends. They "knew all about him" for he had nothing to hide; and they "liked him anyhow" for he was of the right kind, clear through. Such friendships are better riches than any man can make out of his business, no matter how lucrative it may be. To Charles Bundschu, financial gains were mainly valuable because they enabled him to be of service to others; his real wealth was human.

One familiar sight of an Eastern summer that is practically never seen in this city is the perspiring citizen walking along the street with his coat on his arm. San Franciscans are unaccustomed to their shirt sleeves; the weather is so infrequently hot enough for it that they never acquire the shirt-sleeve habit. Ever think of that? Now in New Orleans—

HOW ABOUT YOUR DELIVERIES?

One thing that has been particularly impressed upon the members of the Wholesale Trade Excursion is the need of making prompt deliveries of special orders.

The Valley merchants, in the smaller towns, carry small stocks and keep them moving. If an order finds them out of stock, they want to be able to assure the customer that they can get it from San Francisco and get it quickly, and to say just about when it will arrive.

In many places visited, one San Francisco wholesale house was especially commended for the promptness of its shipments; and it was learned that the head of that house will not permit an order to remain on the file over night, but demands of his organization that the order be shipped that day if it is possible to ship it.

Delays make dissatisfied customers, and the dissatisfied customer turns himself into a knocker and knocks San Francisco industriously if he learns that this city is the point where the delay occurred.

In a dozen speeches, with beautiful verbal floral tributes, the spokesmen for the Valley people told the travelers that the Valley people love San Francisco. But more than they love San Francisco the Valley people love prompt deliveries of the goods they need, and if they don't get them they will keep on loving this city, and send their trade elsewhere.

Any Valley merchant should be able to telephone an order to San Francisco, or send it by "night letter," and have the goods delivered within two days. The Merchants' Association and the railroads will do their best to improve freight service wherever

possible. The individual wholesaler and jobber that went on the expedition now realizes that he must get more snap into his shipping department, and those that did not go may have the information for nothing.

A HEALTHY CITY.

Bubonic plague is not to be recommended as a stimulant of sanitation because it is too expensive and lethal; and yet San Francisco, having had two visitations of it and having survived them both, actually finds itself in better condition, physically and mentally, than it would have been without it. That is, that part of the city does that did not succumb.


When Dr. Blue and his staff and the Citizens' Health Committee and the Board of Health and the housewives and the Women's Public Health Association of California, and the householders and taxpayers generally got through with it, the city was clean. It was almost needlessly and offensively neat. The scavenger service had been reformed, the rats built out, the streets and gutters swept up, alleys, back areas and basements had been concreted, chicken yards abolished or made to conform to standards almost aesthetic, stables equipped with metal-lined manure bins, and mile on mile of sewers patched and plugged and relaid until they would, for the first time in the city's history, fulfill properly their intended office. The death rate from contagious diseases other than plague was cut in two, and has not yet recovered. And against the recurrence of an epidemic of the "Black Death" prophylactic measures were adopted that promise a permanent security. Aggressively clean and self-consciously righteous, San Francisco "points with pride" to a condition that more fortunate communities have not been compelled to pay for. The people have stopped expectorating on the sidewalks and smoking in the street-cars—to some extent. The whole tribulation has worked out to a really remarkable improvement in popular habits, a symmetrical sanitary code, and a better type of building both dwellings and commercial structures, which will defy the inroads of a great many other diseases than plague. The community will backslide, but never to its former condition and never to the danger line that invites plague invasion. It is one of the healthiest of American cities today, and more fit than any other to play the part of host to a great World's Fair.

In voting on Charter Amendment No. 7 of the Charter Revision Convention's proposals, remember that the cause of good government and the community's confidence in that government require not only majority rule, but a majority vote unbiased in municipal matters by the names and catch words of political parties, and an administration above and free from partisan influence.

Without the addition of Amendment No. 8, Amendment No. 7 will fail to meet these requirements. Alone, No. 7 provides that the designation of a candidate's political party may appear upon the ballot. Amendment No. 8, offered as an alternative to this permission, provides that "NO PARTY NAME OR POLITICAL DESIGNATION OR DESCRIPTIVE MATTER CONCERNING THE CANDIDATE SHALL APPEAR ON THE BALLOT."

The Board of Directors of the Merchants' Association has endorsed not only Amendment No. 7 of the Charter Revision Convention's proposals, but No. 8 with it, feeling strongly that No. 8 is an essential part of the reform attempted by No. 7 and should be incorporated in it by the action of the voters at the polls. The voters can incorporate it by voting for both amendments, and this the Directors of the Association urge them to do.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. 

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., DECEMBER, 1910.

No. 172

FUTURE SAN FRANCISCO TO BE THE BANQUET THEME

Panama Canal and Consolidation of All the
Bay Cities Will be
Discussed.

With a speakers' list comprising Mr. Seth Mann, Professor H. Morse Stephens, Mr. Edward F. Treadwell, and Hon. A. H. Elliot, and with "The Future San Francisco" as the subject for the evening, the announcement of the Merchants' Association's annual banquet induced an unprecedented rush for seats. Over 240 applications were received the first day the lists were opened, and the entire 582 were quickly taken thereafter. Nearly 400 seats had been sold by the second day.

The banquet will take place at the Fairmont Hotel, in the Norman Cafe, the largest banquet hall in the city. It should be productive of much good.

Mr. Mann, who is attorney for the Traffic Bureau of the Merchants' Exchange, will discuss "The Benefits to Our City Following the Opening of the Panama Canal."

Professor Stephens, of the University of California, has made a special study of the borough system as applied to the consolidation of cities, and will speak on that topic, with "Special Reference to San Francisco and the Cities of the Bay Region."

Mr. Treadwell, counsel for the Greater San Francisco Committee, has been working on the necessary legislative measures for consolidation and will speak on "Legislation Necessary at the 1911 Session of the Legislature to Enable Consolidation by 1915."

Hon. A. H. Elliot, of the Oakland Common Council, will address himself to the subject, "The Advantages to Cities and Towns in Alameda County of Consolidation of All the Cities Around San Francisco Bay."

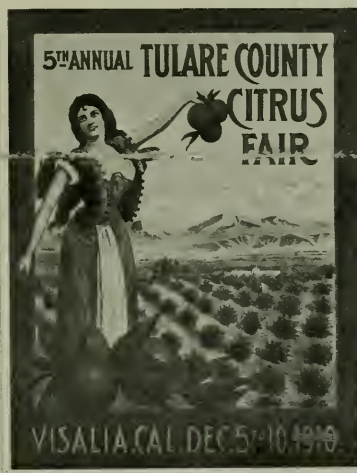
The census has made it evident that the psychological moment for consolidation has about arrived if it is ever to come, and the banquet will help illuminate the subject and clarify ideas as to the necessary details. But in addition to that, serious consideration should be given the problems arising out of the opening of the Panama Canal, in order that San Francisco may be in a position to take advantage of the opportunities that will come to it and to California from this record breaking change in the geography, beyond merely holding a fair to celebrate it.

The speakers have been selected for their special knowledge of their subjects. They are men that know all phases of the matters of which they will treat, and their presentation will be exhaustive, so that those that hear them will go away in possession of the best information it is possible to secure on some of the matters most vital to the city at this time. More and more

these banquets of the Merchants' Association are becoming a public forum for the discussion of the pressing affairs of the community, and their value is recognized by a larger number of citizens every year. It is the intention and the hope of the Association that this gathering will promote a movement of the utmost service to the development of San Francisco.

PROMOTES LOCAL INTEREST IN VISALIA'S BIG FAIR

Association Secures Valuable Space to Ad-
vertise Central California's
Citrus Exhibit.



Concerted action in aid of the fifth annual Tulare County Citrus Fair, by many of the San Francisco merchants having down-town display windows, is demonstrating the sincerity of their desire to promote closer relations with the great valley by doing what they can to aid valley enterprise. Through arrangements made by the Merchants' Association they are giving window space to displays of citrus fruit from Tulare County, accompanied by posters and advertising matter. Moreover, banks and other concerns having no display windows have agreed to hang posters in conspicuous places, although it has not heretofore been their custom to permit any sort of advertising on their property.

An agent of the Merchants' Association personally called upon every member of the recent Trade Extension Excursion that was in a position to help, and asked him to sign an agreement to furnish window space from November 20 to December 10th, inclusive, to be used for orange display and posters

relative to the fair, and did not receive a single refusal. Merchants that had never permitted such a thing in their places of business before gladly signed up, and much valuable space was secured, not only in the wholesale district but in some of the most frequented parts of the retail section. Owners of vacant stores and buildings were glad to help the enterprise.

A call was also made on representatives of the railroad companies and the matter of advertising and special rates was urged upon them, in all cases successfully.

This is the first time San Francisco has ever taken a hand in promoting, by any concerted effort, an affair of this sort in the San Joaquin Valley, although it has heavily advertised fairs at Cloverdale and at Watsonville, and posters of the Spokane apple show were on display in the city for many weeks.

The merchants and business houses participating in the movement are:

- Tillmann & Bendel,
- Goodyear Rubber Co.,
- Boardman Bros. Co.,
- Southern Pacific R. R. Co.,
- Western Pacific Railway Co.,
- Atchison, Topeka & Santa Fe Railway Co.,
- Baldwin & Howell,
- Hirschfelder & Meaney,
- California Optical Co.,
- D. N. & E. Walter & Co.,
- Ferry Drug Co.,
- First National Bank,
- National Cash Register Co.,
- Crocker National Bank,
- Hoffman, Rothchild Co.

Half a car-load of fruit was sent up to the city for the displays.

The Merchants' Association has arranged with the Southern Pacific and the Santa Fe to have special Pullmans on the trains leaving San Francisco for Visalia Friday evening, December 9th, and has also sent a communication to all its members calling attention to the event and urging everybody to attend, if possible. It is suggested that as many as possible go down on the evening of Friday, December 9th, returning Saturday evening, thereby securing the same Pullman accommodations for the return trip.

CARELESS STARTING OF CARS BRINGS COMPLAINTS

Association Asks that More Inspectors be
Put on for Public
Protection.

Sudden starting of street cars when people are either alighting or getting aboard has been the subject of much complaint to the Merchants' Association recently, and the Association has laid the matter before the railroad management and asked to have some method adopted whereby the traveling public would not be subjected to such risk. The trouble has been bad at the rush hours at some of the safety stations, and the suggestion has been made that the company put more inspectors at these points.

NEXT EXCURSION TO INVADE NORTHERN SAN JOAQUIN VALLEY

"Personal Visit" Will Prove Just as Valuable Here as It Did in the Territory Farther South.

Encouraged by the results of the recent excursion to the Lower San Joaquin, the Merchants' Association is preparing to complete the good work in this valley with an invasion of the upper end of it. For this purpose Mr. Warren Manley, the commercial representative of the Association, has made a preliminary survey of mercantile conditions in the territory mentioned. During the month just passed he has visited the four counties of San Joaquin, Stanislaus, Merced, and Madera, having an aggregate population of 101,508, with eight large towns containing, outside of Stockton, 246 stores.

The towns visited were Turlock, Modesto, Merced, Madera, Los Banos, Newman, Tracy, and Stockton.

More Contested Territory.

These places lie in a territory that once was, and should still be, commercially tributary to San Francisco. As a matter of fact it is still tributary to San Francisco, but not to the degree that it might be. Here the competition of Los Angeles weakens under the stress of distance and differential freights in San Francisco's favor, but here also we have to meet the competition of Stockton and Sacramento wholesalers. In ready-made clothing, high-class shoes, and furniture, the Eastern jobber we have always with us. Portland, Or., and even Seattle have a finger in the pie that may grow into a pretty vigorous thumb unless San Francisco goes after more of the business than she is handling at present.

Several big Eastern implement makers have warehouses at Stockton, alongside the railroad tracks, and can ship directly from there to any part of the San Joaquin Valley. At Sacramento are several wholesale grocery and hardware houses, and one drug house, easily reaching into this territory. A new electric line running from Stockton down to Modesto will, when completed, make freight deliveries in this territory in one day. So, there are a number of factors operating against San Francisco in a territory that is developing by leaps and bounds, with a population already large and advancing rapidly in numbers and in wealth.

They All Need San Francisco.

Even the larger cities, however, evince a disposition to give a preference to San Francisco, the more far-sighted members of their mercantile communities seeing a great advantage to the trade of the whole Coast in building up the jobbing business here so that it will afford the right sort of support to retailers wherever situated. For example, President Lewis of the Stockton Merchants' Association, and head of a large furnishing house, thinks some movement should be started to educate Pacific Coast merchants to trade at home rather than in the East, and would be glad to see San Francisco take the lead in the matter. By building up a strong jobbing trade at this city, with ample stocks and large varieties, the valley retailers would be relieved of the necessity of conforming to eastern requirements in regard to purchases. They would not have to buy such large orders and tie up so much money

at a time, and at the same time they would have the advantages of being able to have filling orders delivered in a day or two instead of having to send East for them and wait two or three weeks for delivery.

At Newman is the large department store of Simon Newman, where practically anything can be bought, and which does a business of considerable magnitude with the surrounding territory. Mr. Newman declares he has determined to give San Francisco a preference on all his purchases henceforth, because he recognizes the benefits that will accrue from strengthening the commercial resources of this city.

It appears, therefore, that time is ripe for the invasion of this territory and that all that is needed to increase the trade of San Francisco here is to go after it in the manner made familiar to the wholesale trade by the recent trip to the lower valley. There is no question but that the "personal visit" will be appreciated here just as it was from Fresno south, and that it will be productive of great results.

HERE'S AN OPPORTUNITY TO PLANT MONEY WELL

Thriving Town of Kingsburg Has the Fruit But Needs a Cannery.

The Association is endeavoring to interest local capital in a cannery at Kingsburg, Fresno County. There is no doubt that a good opportunity exists for anybody looking for this sort of investment, inasmuch as the region produces a great deal of fruit that has to be shipped away for canning. Kingsburg is now ready to supply the land for a site, so thoroughly are its people convinced that a cannery is just what the town needs. In a communication to the Association they say there is an abundance of fruit and labor and all they need is the outside capital to make the industry pay all parties concerned. If San Francisco can furnish it, it will be one more link between the city and the San Joaquin Valley.

ACKNOWLEDGMENTS TO THE PULLMAN CAR COMPANY

Mr. Chas. Lincoln,
Supt. Pullman Co.,
Ferry Building.

Dear Sir:—

In behalf of the Wholesale Trade Committee of The Merchants' Association, I desire to express to you the thanks and appreciation of the members of the excursion for the excellent equipment furnished by your company and for the splendid service given by the Pullman attaches on the train.

It is seldom that an excursion is given where the feeling of satisfaction is so general that no complaint whatever is registered by any member. Such, however, was the case on this excursion, and it would please us if you would let our satisfaction over this trip be made known to those persons in your company who took part in the excursion.

Yours sincerely,

L. M. KING, Secretary.

HOW THE GERMANS ARE REACHING AFTER TRADE

Preparing to Visit Canada Just as San Francisco Did the San Joaquin.

A remarkable example of the thorough manner in which Germany seeks business is provided by a circular just issued by the Export-Verein of Saxony, inviting its members to take part in a study trip through Canada for the purpose of gaining an idea of the possibilities of that country as a market for Saxon goods.

The abolition of the Canadian supertax, which practically closed Canada to German goods, has cleared the way, and this forthcoming tour serves to show how thoroughly Saxon manufacturers mean to take advantage of the opportunity. The trip, adds the circular, will extend over several months, so that those taking part are evidently prepared to expend a considerable sum in the confidence that subsequent business with Canada will more than justify the initial outlay. The fact that English goods, profiting by the supertax imposed on German wares, have secured a powerful footing in the Canadian market is evidently not regarded as an insuperable obstacle, and we may now expect to witness the inauguration of a widespread and scientific campaign having as its goal extensive German participation in the Canadian import trade.—Deputy Consul-General Bywater, Dresden.

PORTERVILLE NOW HAS AN IMPROVED FREIGHT SERVICE

It Just Shows What the Right Sort of Effort Will Accomplish.

Since the Merchants' Association began its efforts to improve the freight deliveries to the towns of the Lower San Joaquin Valley, gratifying evidences of success have been received at this office, of which the following letter about the Porterville service is a fair sample:

Southern Pacific Company.

San Francisco, Oct. 31, 1910.

Merchants' Association of San Francisco:
Gentlemen:—Referring to your letter of August 25th regarding service between San Francisco and Porterville on less than carload shipments:

We have made very thorough investigation and received receipt of your communication and have succeeded in lining up the service satisfactorily. A check shows that shipments for some time past have been reaching Porterville regularly on the second day out from San Francisco, which is schedule time, and which we hope to be able to maintain without interruption.

Yours truly,

(S'gd) H. A. JONES

Many specific complaints of merchants in the San Joaquin Valley reported by the Association's commercial representative, have been taken up by the Merchants' Association with local houses and attention has been called in a number of instances to opportunities for restoring trade arrangements or making new ones. In one case the entire grocery business of a department store was secured by a San Francisco house on the Association's suggestion.

We wish to commend the Merchants' Association for their work along these lines, and under the conviction that it can result in nothing but good, we trust that it will be continued.

Yours truly,

D. N. & E. WALTER & CO. (Incorporated),
By John I. Walter.

SAN FRANCISCO GAINS IN PUBLICITY BY THE TRADE EXTENSION EXCURSION

Press Throughout the Lower San Joaquin Valley Devotes Over Fifty-five Columns of Space to Favorable Comment on the Personal Visit of the Business Men from this City.

The San Joaquin Valley excursion of the Merchants' Association produced, first and last, 1,113 inches of matter in the valley press, or over 55 columns, about San Francisco and the enterprise of her business men. It was uniformly complimentary, some of it was helpfully critical, and all of it was of the highest value in giving favorable publicity to the city just when the city needed it on account of the Panama-Pacific Exposition as well as its trade.

Keen appreciation of the fact that closer relations between San Francisco and the valley would be profitable to both the metropolis and the interior was evinced by all the papers that dealt with the subject, and practically all of them in the territory covered did deal with it. Only a few extracts can be reproduced here, but they are such as serve to show results. In the valley press following the visit we find these comments, which are typical of almost all:

THE DAY AFTER.

This is the day after. The San Francisco Businessmen's Personal Visit Excursion is a thing of the past, so far as Coalinga is concerned, but it can not be supposed that the visitors who came "within the gates" yesterday afternoon can ever be forgotten, or that the effects of their coming can be without result. For one thing, no finer, more manly and alert aggregation of typical California businessmen ever acted conjunctively in the quest for business.

The old-fashioned way of sitting back and waiting for business behind the counter has long since gone out of style. Advertising extensively in every possible and legitimate way is good, but in these days of fierce competition the wide-awake business man has realized that something more than printers' ink is necessary—he must get into personal touch with his customers, and, by the strength of his knowledge of the conditions which surround his patrons and which affect their business, and those also whom he must secure as patrons, learn how best to retain the old, and attract and retain the new. It is something new under the sun, this going out of the business men of a great city into the interior cities and towns and earnestly seeking a better knowledge of the conditions which control their mercantile and commercial relation with the people for a mutual advantage; to establish personal acquaintance and personal friendships, not for the financial profit alone, but in the hope of creating a better and stronger spirit of sympathy and good-fellowship which shall result in a more rapid building up of the resources of both the city of San Francisco and the cities and towns that form the market of the Golden Gate and its people; a better understanding and a more generous interpretation of the commercial bonds between the kings of commerce and the kings of production.

San Francisco is dear to the hearts of men the world over. Her fame as the home of the biggest-hearted, most hospitable people on earth has spread until it has filled all the nooks and crannies of the world wherever civilization holds sway, and there is not to be found a Californian who does not hold in his heart a tender spot of adoration for that famous old city down by the Golden Gate—the city that long ago was the "open sesame" to fortunes in the dreams of men—and is yet.

It is this feeling of good-fellowship—this kind and sympathetic touch of the California nature which, although these men of business may not have realized it, was father to the thought, and materialized into a desire upon their part to get out into the highways and the byways of interior commerce and make personal friends of those with whom they had been doing business. The profit of this action to the business men of San Francisco will be immense, and the profit to us, who live outside of San Francisco, will be equally

great. We have met each other, and we are no longer strangers. We have become personal friends, and the cold, indifferent feeling of distrust can no longer exist. And this is as it should be, everywhere.—Coalinga Times.

GLAD TO SEE THEM.

The San Francisco Merchants' Association was represented in Kingsburg yesterday afternoon by about 125 of their best people. They were met at the depot by a reception committee who turned the town over to them. To say the least, we were glad to see them.—Kingsburg Recorder.

SHOWING THEM.

It is absolutely certain that the excursion of the San Francisco people which was here this morning will have lasting effects. The San Franciscans have had duly impressed upon them that if they are to have the lasting support of the San Joaquin Valley merchants and business men generally they must lose their provincialism and must get in close touch with the valley and its interests.—Porterville Messenger.

TIME OF THEIR LIVES.

The San Francisco merchants who recently visited Coalinga and the San Joaquin Valley have returned home and are getting down to work. That they had the time of their lives besides getting in closer touch with the retailers of the San Joaquin Valley can be seen from the many communications received daily by our business men.—Coalinga Record.

ATTRACTED BUSINESS.

Exeter was favored with a visit of 105 wholesalers from San Francisco last Friday. They undoubtedly attracted business their way. They freely admitted they had overlooked a good thing in this part of the country for many years, and from now on more attention would be paid to it by the big city on the bay.—Exeter Sun.

PRODUCTIVE OF GOOD FEELING.

The visit of the San Francisco merchants was most productive of the utmost good feeling and the departure with expressions to the effect that their visit in Visalia was one of the pleasantest en route.—Visalia Times.

MADE FRIENDS.

They were here but a few hours, but it is safe to say that they made friends and of course business will follow. This excursion was in no way like some of the former trips made by a bunch of city men out for a good time, but a trip made by the meeting our business men at their stores and places of business and becoming acquainted personally with the outside firms that they are constantly doing business with. It gives them a better insight into the business done by their customers and places them in a better position to serve our merchants in an advantageous manner.—Dinuba Advocate.

THAT TRAIN.

A train of twelve Pullman cars pulled into the Sanger depot to-day from the south, conveying a hundred business men from San Francisco, whose object is to become acquainted with our business houses and learn the prospects for the future in their respective lines. It is said that the train is the finest and most commodious one that has ever passed through the valley.—Sanger Herald.

GREAT BUNCH.

They were a great bunch of boosters out on a trade extension tour and were received with welcome by our people. They looked at the town with profound admiration, distributed their cards lavishly, went through the Farmers' Union Packing House, and left for Selma at 2:30. There was one candidate, V. W. Shannon for State Printer, in the crowd. Outside of him (he is a printer) it was a fine-looking, intelligent bunch of men—well, the printer was all right too.—Fowler Independent.

BETTER UNDERSTANDING.

One hundred strong, and travelling in one of the best appointed trains that ever passed through the valley, the merchants and wholesalers are "doing business" for San Francisco in a manner that can leave small doubt of their whole-heartedness and good intentions. Every retailer in this

city was visited by one to a dozen men interested in the lines he carried. Business relations were talked over, and in every case an effort was made to form an acquaintance that will lead to a better understanding between the valley and the city.—Porterville Recorder.

NICE MUSIC.

Several of those San Francisco merchants who were here a few days ago are writing letters to those they met while in Hanford, cordially acknowledging the courtesies received and singing the praises of their Hanford friends and customers. That is nice music. It is a great deal better than not to get such acknowledgment, and to hear unfavorable comment.—Hanford Sentinel.

MERCHANTS' ASSOCIATION IS NOW MAKING RAPID GROWTH

Twenty-One Members Enlist for the Work of Upbuilding Their City.

The Merchants' Association now has 1411 members, and is growing every day. During the month the following new members have added their co-operation to the good work:

Griffin Envelope Co., 156 Perry St., Envelope Manufacturers.

Graton & Knight Mfg. Co., 30 Fremont St., Tanners.

Moss & Co., 339 Montgomery St., Brokers—Stock, Bond, Grain.

Lezinsky Bros., 154 Sutter St., Wholesale Cloaks and Suits.

Chas. Bradford, 30 East St., Clothier.

Edward R. Bacon, 899 Monadnock Building, Machinery and Engineers' Supplies.

Pacific Coast Coal Co., 714 Merchants' Exchange, Coal.

Wm. Hoelscher & Co., 1873 Mission St., Wines and Liquors.

Eastman Kodak Co., 86 Third St., Kodaks and Photographic Supplies.

McCaw Bros., 401 Divisadero St., Grocers—Retail.

John Ralph Wilson, 909 Mechanics' Institute Building, Attorney-at-Law.

The Nevada Gypsum Co., R-833 Pacific Building, Lime, Cement and Plaster.

Andrew A. Jacob & Co., 735 Mission St., Millinery.

J. S. Guerin & Co., 720 Folsom St., Coal.

Irvine & Jachens, 1027 Market St., Engravers and Badge Makers.

O'Rourke-Eubanks Hat Co., 785 Mission St., Hatters.

Robson & Sattler, Union Trust Building, Real Estate Dealers.

Thomas J. Davis, 936 Market St., Clothier.

Hansbrough Bros. Co., 1028 Market St., Contractors and Builders.

Gluck-Hazell Co., 883 Market St., Millinery.

West Disinfecting Co., 53 Taylor St., Pharmaceutical Preparations.

The subject of Modesto's inadequate freight delivery service has been taken up by the Merchants' Association with the Traffic Bureau of the Merchants' Exchange, in the effort to bring about an improvement. The investigation of the Association's commercial representative has disclosed the fact that depot and switching facilities at Modesto are not what they should be for a town of Modesto's size, and that as a result it is extremely likely that when the Central California Traction Company has completed its trolley line from Stockton, the Modesto merchants will prefer to buy their goods from the town that can ship over it, rather than from this city.

COMMERCIAL CLUB OPENS THE DOORS OF ITS NEW HOME IN THE HEART OF THE CITY

Here Business and Professional Men in all Lines Can Meet One Another and Discuss Matters of Mutual Interest in the Mercantile Life of San Francisco



The Lounge.

Four months ago the San Francisco Commercial Club had a membership of 237. Forty days ago it had 400-odd. On Monday, November 21, it opened its new home on the fourteenth floor of the Merchants' Exchange Building with a membership of over 850—some growth.

To-day, it has nearly 1,000 members.

It is going to 2,000.

The San Francisco Commercial Club is an outgrowth of the old Merchants' Club, and its purpose is to draw together all elements of the business community for mutual advantage and enjoyment. It fills a want that has only become evident with the recent growth of the city and of the "get-together spirit," and its continued success will mean much to the rapid development of team work among the different units of commercial San Francisco.

It will furnish, in the center of the financial district, attractive quarters that will be recognized as the great noon meeting place for the business and professional men of the city to gather at lunch. It is to be a place where wholesalers, retailers, financiers, transportation and professional men and all others that go to make up the commercial life of a great city such as San Francisco, can mingle and become better acquainted with one another, and where they can daily interchange opinions on the various public matters of importance affecting the city's welfare.

Luncheon meetings of committees and commercial organizations will be held here, and visitors of prominence can meet a large number of San Francisco's most representative men at any day at noon. Informal receptions can be given in the club's lounging room after luncheon with the assurance of a large attendance at short notice.

While it is not intended that the Commercial Club shall be a stock exchange, or a

business office, bar and card room, with the coat room adjacent. Beyond is the large billiard room facing the west, and the large lounging room with a magnificent view of the western and southern portions of the city. Adjoining the lounge is the main dining room, with accommodations for three hundred and twenty persons, commanding a view of the southern and easterly sections of the city, including the water front and the bay. Adjoining the main dining room are four private dining rooms for committee meetings or private gatherings.

Besides being a meeting place during all hours of the day, the club will also be available for evening banquets given by various organizations and evening dinner clubs, and will furnish exceptional advantages for such gatherings.

The club is also intended to be a valuable adjunct to the proposed consolidation of the various large commercial organizations when it is effected, as it will be in the same building and will furnish the social end that is a necessary part of organization activity.

In order that the club may fulfill its functions, it is desired that all members of the commercial organizations of San Francisco who are not now members of the club should join it as soon as possible and thus have the desired common meeting ground. The membership committee is now sending letters to the members of these organiza-



The Grill.

place where actual business deals are made, nevertheless it will offer a meeting place for merchants and business men in all lines of trade and will become a sort of clearing house of commercial information.

Nothing like this has ever existed in San Francisco before.

The rooms face all four quarters of the city. On the right, as one enters, are the

tions inviting them to join, and numerous applications are being received.

Mr. Richard W. Costello has been elected a director of the Merchants' Association to fill the unexpired term of Mr. George W. Dornin, resigned. Mr. Costello is vice-president and manager of O'Connor, Moffatt & Co.

HOW THE MERCHANT CAN HELP IN THE REDUCTION OF HIS INSURANCE RATE

Good Work Accomplished by the Joint Committee Shows Just Where the Fire Risk Can be Reduced and Points the Way to a Large Annual Saving to the City on Premiums

Owing to the exertions of the Joint Committee on Fire Insurance Rates, appointed last spring by the various commercial, real estate, and improvement associations of San Francisco, the rates in the congested value district of the city have been reduced, dating back to the 27th of last August; the reduction on brick mercantile buildings in this district amounting to about 15%, and for the merchant on his stock to an average reduction of about 10%; in some cases more, in some less.

It is understood that a further reduction will be made when the high-pressure, salt water, fire-protection system is coupled up with the salt-water pumping stations, and that another reduction will follow when the Twin Peaks reservoir and the upper and lower zone tank and reservoir are put into commission.

Delay is Loss.

Hence it is of the utmost importance to the interests of the city, and especially to the merchant, that no needless delays in the execution of this work be tolerated, and that no extensions of time to dilatory contractors be granted by the Board of Public Works unless it can be shown that circumstances beyond their power to control caused the work to be retarded. The bond work for fire protection must be pushed forward with all possible speed.

Under the rules of the Board of Fire Underwriters of the Pacific, the key rate on the brick mercantile building consists of the sum of the basis rate and charge for city deficiencies. The basis rate is 15 cents; it is constant. The charge for city deficiencies depends on the elements of the city risk, such as water supply, mains, hydrants, Fire Department equipment and efficiency, fire alarm system, condition of streets, building ordinances and their enforcement, conflagration hazard, and various other factors that enter into the chances of fire and the means of protection from fire.

Other charges against buildings, which, when added to the key rate, make the building rate, are for such items as frame partitions, wooden ceilings, wooden elevator shafts, unprotected openings, electric lighting, etc., and these are always percentages of the key rate; so that any reduction in the key rate means a sliding reduction through the whole building rate.

Contents Rate is Constant.

The reason why the merchant does not get the whole benefit of the 15 per cent key rate reduction is that his rate is partly a percentage of the building rate and partly a constant factor in the shape of a contents rate, which is a flat rate, definitely determined according to the nature of his line of goods and not subject to change.

The merchant pays 80 per cent of the building rate, which goes up or down with the key rate, which in turn goes up or down with the charges for city deficiencies; and on that proportion of what he pays, he shares the reduction; but his contents rate is fixed, so that the reduction does not af-

fect his whole rate, and hence he does not get the whole building reduction, and never can.

If, however, the building rate is again reduced by a further reduction in the city deficiency charges, or in the charges against the individual building itself, the merchant again gets his proportionate part of this reduction on the 80 per cent of the final building rate, which he has to pay.

The Merchant and the Building Rate.

Hence it is of the utmost importance to the merchant whose insurance is any considerable part of his operating expenses, to induce his landlord to correct defects in his building and thus lower the charges against both of them. Architects might well take this into account and pay more attention to those points of building construction that make a difference in the building risk. A little forethought, and consultation with the underwriters, would often make a great difference at very slight expense.

In this matter, the interests of the underwriters and the interests of the insured are one. The underwriters are glad to have the premiums lowered by reductions in the hazard—they regard that as the best business they can promote. There is no antagonism of interest here between insurer and insured and any effort of the insured to lower his premium by lowering his risk is likely to be gladly assisted by the insurers. Credits will be given for all approved protective devices, such as fire-alarm signal boxes, or signal service for night watchmen; and for co-insurance.

If the builders would study the underwriters' system of charges and credits, they could save money for themselves and tenants, and thus make their buildings more valuable and their rents more sure.

Reduced City Risk.

The Joint Committee's procedure took the form of a claim for reduction in the list of city deficiencies wherever the items of these charges seemed too high and wherever the conditions had been improved in San Francisco since the time of the last previous ratings. These claims were the result of the closest possible study during many weeks, of all factors of the fire risk in San Francisco, and it was submitted by the Joint Committee to the Board of Fire Underwriters of the Pacific in the form of a detailed and technical report; the Joint Committee urging all points which it had made in favor of reductions. The Board of Fire Underwriters of the Pacific, after receiving the report of the Joint Committee, and hearing its argument, took the matter under advisement. Subsequently, the National Board of Fire Underwriters sent its Expert Committee on Fire Prevention to make a thorough analysis of the risks of the city and the development of factors of safety. This Committee on Fire Prevention made a complete and comprehensive report on conditions as they found them.

The Board of Fire Underwriters of the Pacific then notified the Joint Committee to

meet them again, and at this meeting, reported a revision of the city deficiency charges to such an extent as to make a reduction in the key rate on Class A buildings in the said district from 42 cents to 35 cents, and on Class C buildings from 67 cents to 56 cents; approximately a 15 per cent reduction within the congested value district, with the exception of that portion within four blocks of the water front, where a reduction had already been made on account of the completion of the fire boats.

Other Reductions to Come.

When the high pressure system from the salt-water pumping stations is completed, it is understood there will be granted a further reduction in the key rate for Class A buildings from 35 to 31 cents, and for Class C buildings from 57 to 51 cents. After the storage reservoir and distributing system is brought into operation, it is understood that there will be a further reduction to 28 cents on Class A buildings, and it may reasonably be expected to involve a corresponding diminution in the key rate for Class C; and it is also understood that corresponding reductions will then be made, applying to any district, either coming directly within the fire protection of the improved services mentioned or indirectly benefited by the general elimination of the conflagration hazard.

In these reductions the merchant will share, on the principle and to the extent outlined above; and the city will be benefited by the saving of thousands of dollars of insurance money that would otherwise be sent away in the form of insurance premiums. The insurance companies will likewise benefit by the large reduction in the amount of fire waste.

A Saving to the City.

In other words, it will be a richer city forthwith by the amount of fire risk it can cut down; and the gain in wealth will be of a nature that can be measured in dollars and cents. But it must be earned. The improvements in fire protection provided for by the bond issue must be advanced as rapidly as possible. There must be no delay permitted except the delays that are bound to occur whether they are permitted or not, and they will be numerous enough; for every day's delay means money taken out of the community. We have had a taste of the results of the improvement of the down-town streets and other elements of the risk, in the lowering of rates already granted. It will be money in every merchant's pocket when we reach the date of the next reduction.

A large machinery manufacturing concern having evinced a desire to find a location in San Francisco and incidentally a little capital to encourage it to locate here, the Merchants' Association has taken up the matter with some of its members interested in this line of business with a view to assisting in the acquisition of one more manufacturing plant for this city.

STOPS WORK ON A SCHOOL UNTIL DEFECTS ARE REMEDIED

Inspection Bureau of the Merchants' Association Makes an Effective Demand for Substantial Compliance with the Contract.

Bad work in the construction of the Franklin School building caused a vigorous protest from the Bureau of Inspection of the Merchants' Association during the month, following which the Board of Works stopped the job, and the City Architect changed the inspector on it, so that there is now a likelihood that defects will be properly remedied. The Association's inspectors took photographs of forms built of old lumber, once forbidden by the City Architect's office as unsuitable for such use, showing loose joints, through which the cement would leak, and photographs of loose rock pockets, voids in walls due to improper workmanship, and misplaced reinforcing steel. These photographs were eloquent of a poor job, and also showed more plainly than words, a neglect of duty on the part of the official inspector. The letter of protest read, in part:

Defects Must be Made Good.

To the Honorable the Board of Public Works of the City and County of San Francisco:

Gentlemen: The Merchants' Association, through its Committee on Public Affairs, in charge of its Bureau of Inspection of Public Improvements, takes this opportunity to make a formal protest against the manner in which work has been conducted and the quality of labor and materials employed in constructing the Franklin School on Eighth Street, near Harrison, and now respectfully requests that further work be stopped immediately and not be allowed to resume until all defective work has been satisfactorily repaired or entirely rebuilt so as to comply with the specifications for this work.

The Bureau further wishes to state that it will protest the payment of any money to the contractor now due or to become due, until all defective work hereinafter specified shall have been properly repaired or replaced as above stated.

The Bureau submits the following résumé of the progress of work on this job, detailing the many violations of the material terms of the specifications, and protests against same made to the Architect and members of the Board of Public Works, and to the City Inspectors by representatives of the Bureau.

As noted below, both the contractors and the City Inspectors have allowed the work to proceed in a manner that was an open and direct violation of the orders of the Architect and the terms of the specifications, and we believe will continue to do so unless some stringent methods are adopted to more effectively control the work. Further, if work is allowed to proceed as is now being done, the difficulty of making repairs in an effective and workmanlike manner, will be so great as to make it very doubtful of its being properly done.

Complaints Very Specific.

There follows a long list in chronological order, of poor workmanship noted by the Bureau Inspectors and of complaints and protests made to the City Architect and the Board of Works, beginning before the middle of last August. The absence or inattention of the city inspector is frequently noted. In the list are such items as:

Columns between windows not poured in one operation, and the resultant work is so bad and full of voids that several will have to be torn down and rebuilt.

Steel was not accurately placed nor securely set, and in some portions was as much as two or three inches out of place.

Tamping as finally done little better than none at all, the extra men for tamping not being provided.

Stripping of forms on outside of east stair wall showed several had voids due to careless work. A reinforced concrete column west side of stair-well full of voids at base and at point

half way up; should be condemned and rebuilt. Front walls and furnace room walls stripped and some bad voids had been immediately patched with mortar. In one spot steel was showing on exterior of wall.

City Architect ordered forms of interior of south stair-well stripped so as to facilitate examination of loose rock pockets revealed by stripping outer forms. Stripping showed that loose rock pockets extended clear through wall and were more extensive than at first shown. Pocket was patched over by mortar next day.

These are but a few of the many faults noted and complained of. The letter concludes:

Therefore we respectfully ask your Honorable Board to pass a formal resolution ordering all work to be stopped on this building until a thorough examination has been made, and all defective work rebuilt as to comply with the specifications.

Respectfully submitted,

Committee on Public Affairs of the Merchants' Association of San Francisco.

Geo. C. Boardman, Chairman.

Forced to Take Action.

The report of the Bureau points out that when work is being conducted as this work was, and complaints bring no improvement, the only way to get it under control is to bring it to a stop. The Bureau also takes the position that safe construction for the benefit of the school children is of greater importance than keeping men at work, or hastening the completion of the building.

Nothing better illustrates than this one job the necessity for such work as the Merchants' Association is doing through its Inspection Bureau. All through the work being done for the city under the bond issue there runs the chance that the public interests will be neglected unless the public has some non-political agency looking after those interests and representing the taxpayers, as such. Contractors cannot be expected to look out for the city. The city inspection has proved inadequate in the public building department, although the Merchants' Association has used every endeavor to improve it. The public, for its own interests, should understand what is being done for it, and should contribute liberally when called upon for the support of this extremely vital service.

COMPANY'S EFFORTS ARE APPRECIATED BY TRAVELERS

Comfort of the Expedition Promoted by the Good Work of the Train Crew.

Mr. Harvey K. Gregory,
Assistant General Passenger Agent
Atchison, Topeka & Santa Fe Ry. Co.

Dear Sir:—

I desire, on behalf of the Wholesale Trade Committee of the Merchants' Association, to express the appreciation of the members of the recent Merchants' Association Excursion to the lower San Joaquin Valley of the courtesies extended by the officials of the division of your road over which the party travelled and the efforts made by the train crew to promote the comfort of the party.

It would please us if you would convey to them our appreciation of the efforts to make the trip the success that it was.

Yours sincerely,

L. M. KING, Secretary.

WHY ASSOCIATION OPPOSED CHARTER AMENDMENT NO. 3

Original Proposal Was Changed in Its Cradle Before Being Submitted.

Some surprise has been expressed in official quarters that the Merchants' Association, after appearing to approve Charter Amendment No. 3, recommended that it be defeated—and some disappointment because thereupon it was defeated by a majority of 17,798 votes in a total of 37,554. There is no proper cause either for surprise or disappointment, for the amendment submitted by the Supervisors was not the one proposed to them by the Association. It was a changeling.

A few months ago the Merchants' Association, realizing that increases in salaries in the fire and police departments, voted for by the people, and the effect of Senate amendment No. 1, if carried, would create a situation in the nature of an emergency, and also recognizing the pressing demands that the city had to meet owing to the effects of the fire, proposed an amendment removing from the dollar limit certain specified taxes for certain definite objects badly needed. In this proposal it was careful to limit the exemption to a period of ten years. The proposal was submitted to the Supervisors with the request that they submit it to the people. The objects for special taxation as enumerated were:

1. For paving, repaving, grading and repairs to public streets.
2. For reconstruction of and repairs to sewers.
3. For construction or reconstruction of and repairs to public buildings.
4. For extension of high-pressure and auxiliary fire protection system, and for additional new apparatus and equipment for Fire Department purposes, including the Department of Electricity.
5. For acquisition of lands within the city and county for municipal purposes.
6. For construction of public convenience stations, viaducts, bridges and other public structures.
7. For the collection and disposal of the garbage and refuse of the city and county.
8. For special sanitary measures, under the direction of the Board of Health and of the United States Marine Hospital Service, for the prevention or eradication of epidemic diseases.

These were the objects the Association considered it essential to except from the dollar limit, and it was unwilling to except them for more than ten years.

The Supervisors expanded the program to exempt teachers' salaries and the Public Library fund, and to add one-half of the present state tax, amounting to about 17½ cents, and took off the ten-year limit in addition, totally altering the character of the suggestion and opening the way to dangerous innovation in the future. In the form in which the amendment was finally submitted to the people, the officers of the Association considered it perilous, and not only could not recommend it but felt that the good of the city required its defeat.

They regard the result as unfortunate, inasmuch as the original proposal was extremely necessary. But it was not their fault.

It was on this account, largely, that the other proposed salary increases had to be defeated.

Over 20,000 slips containing the recommendations of the Board of Directors of the Merchants' Association were put out during the week before election.

SUPERVISORS TAKE PROPER ACTION ON SLOT MACHINES

Unassailable Position of the Police Committee Should Settle the Question of This Form of Gambling for All Time.

The vigorous protests of the Merchants' Association, the Y. M. C. A., and other disinterested organizations, against the re-licensing of slot machines in San Francisco, undoubtedly strengthened the hands of the Police Committee of the Board of Supervisors and helped it to decide that question properly. The report of the committee, which was sustained by the full board, should settle the question permanently. It reads, in part:

To the Honorable,
The Board of Supervisors of the
City and County of San Francisco.
Gentlemen:—

The matter of the enactment of an ordinance permitting the use of slot machines has been before the Police Committee of the Board of Supervisors for many months. Merchants, bankers, cigar dealers and business men from all sections of the city have petitioned the Board from time to time for the passage of an ordinance that would permit the use of slot machines as "trade stimulators," and your Committee held several meetings in the matter, and has heard fully and with a great deal of consideration the arguments of those favoring the machines and those protesting against them.

Previous to the close of the last administration the slot machine was prohibited by ordinance, and a large source of revenue, amounting to approximately \$200,000 a year in license taxes was thereby destroyed, so that when the present Board of Supervisors came into office, it faced a constantly increasing list of budget expenditures, and a greatly diminished source of revenue, with which to meet them. This in some way or other had to be made up if the administration of the city's affairs was to be carried on efficiently

and with proper results to the taxpayers. It was with the hope of restoring, in some measure at least, this revenue that the Police Committee was inclined to look with favor on the return of the slot machines, but only on the condition that they could be so regulated by law as to eliminate all the gambling features of the machine and to correct the other abuses that grew out of its use in previous years. Under no consideration would the Police Committee recommend the restoration of the slot machines on any other condition. The Committee is, and always will be, unalterably opposed to anything that will tend to lower, in the slightest degree, the moral standing of the community, or to place before the youth of the city, anything that would encourage the gambling spirit, inculcate immoral habits, or to permit anything that would prey upon the weaker members of the community.

The Police Committee believes that the slot machine was a matter for regulation, and not a matter for absolute prohibition, and for that reason thought of submitting to the Board, without recommendation, an ordinance permitting the use of two machines at each stand under such restrictions as would prohibit "play backs" and other features of gambling. Slot machines, under such an ordinance, the Committee believed, could be permitted with ample protection to the public and be made a source of legitimate revenue to the city.

It has lately developed, however, that the general public is not favorable to the restoration of the slot machines on any condition whatsoever. Protests have been filed by organizations representing all classes of our citizens. The Merchants' Association, the Y. M. C. A., the Royal Arch, the City Front Federation, the Down Town Association, numerous other organizations, and even some of the cigar dealers themselves have placed themselves on record as emphatically opposed to the restoration of the machines. More-

over, persistent rumors of an attempt to monopolize the manufacture of the machines, in the event of favorable action by the Board, which of course could not be countenanced, has disposed the Committee to change its opinion as to the advisability of enacting such an ordinance, and to seek other means for making up the loss of revenue caused by the abolishment of the slot machine. With these considerations in mind, your Committee therefore recommends that the petitions on file, requesting the restoration of the slot machines, be denied.

Respectfully submitted,
(Signed) JOHN L. HERGET,
C. J. DEASY,
JOHN R. KNOWLES.

VISITING JAPANESE CALL ON MERCANTILE SAN FRANCISCO

Training Squadron Officers Exchange Courtesies With Representatives of Commercial Bodies.

Pleasant ceremonial calls have been exchanged during the month by representatives of the commercial bodies of San Francisco and the officers of the Japanese squadron in the bay. On November 23d the Merchants' Association has honored by calls at its office from the following gentlemen: Rear Admiral R. Yashiro, commanding the training squadron; Captain M. Tanaka, of H. I. J. M. S. "Asama"; Captain K. Yamaji, of H. I. J. M. S. "Kasago"; Lieutenant Commander Eisuke Yamamoto, 1. J. N.; and Lieutenant N. Imamura, 1. J. N. flag lieutenant.

The reception given by the Acting Consul General of Japan, Mr. Matsuzo Nagai, and Mrs. Matsuzo Nagai, at the Fairmont Hotel on the evening of November 26th, was a brilliant affair, and was attended by several of the officers of the Merchants' Association.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUZY	Treasurer
EUGENE J. BATES	Finance-Bradford Co.
GEORGE C. BOARDMAN	Boardman Bros. & Co.
RICHARD W. COSTELLO	O'Connor, Matt & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MANLEY	Commercial Representative
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

GEORGE C. BOARDMAN, Chairman	BYRON MAUZY
R. H. SWAYNE	W. D. FENNIMORE
Publicity and Promotion.	A. W. SCOTT, JR., Chairman
R. S. ATKINS	JOSEPH SLOSS
HARTLAND LAW	FRANK I. TURNER
Trade and Finance.	W. D. FENNIMORE, Chairman
C. K. MCINTOSH	GUSTAVE BRENNER
W. N. MOORE	EUGENE J. BATES
BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.	
HENRY A. CAMPBELL	Engineer in Charge
D. A. HIGGINS	Financial Secretary and Auditor

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York
F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.
Barrow, Wade, Guthrie & Co.,
Doige, Wm.,
Greenhood & Jansen,
Lester Herrick & Herrick,
Lomax, W. B.,
McLaren, Goode & Co.,
Thos. Clunie Bldg.

Price, Waterhouse & Co.,
Rowe, C. V.,
Ruckstell, John R. Claus Spreckels Bldg.
Walker & Cooper

ACCOUNTANTS AND AUDITORS.
Hertz, Louis,
ACTUARYS GAS GENERATORS,
Bullard, E. D., Rooms 221-223, 268 Mkt.

ADVERTISING.
Cooper, F. J.,
Green, J. Chas. Co.,
Johnston-Dienstag-Ayers,
Scottford, F. E.,
Walker Advertising Agency,
Dutton, L. B.,
Spreckels Bldg.

ADVERTISING NOVELTIES.
Knapp, Wm. & Co.,
747 Sansome

AMMUNITION.
The Peters Cartridge Co., 608 Howard

ARCHITECTS.
Barth, Hermann,
Burnham, D. H., & Co.,
Crim & Scott,
Colley, C. J.,
Curtell, William,
Dutton, L. B.,
Holmes, Edward L.,
12 Geary
425 Kearny
Pacific Bldg.
Chronicle Bldg.
338 Pine

Leonard, Jos. A. 902 Phelan Bldg
Morgan, J. 355 1/2 Post Bldg
Mousseroff, C. A.
Humboldt Bank Bldg
Meyer, Henry H. 1201 Kohl Bldg
Moser, Wm. Union Trust Bldg
Heller, E. S. 115 Bank Bldg

ARCHITECTS AND ENGINEERS' SUPPLIES.
Hickman, Eugene C. 15 First
Kaufert & Escherich 59 Second

ARCHITECTURAL TERRA COTTA.
Gladning, McLean & Co. 515 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works
United Glass Works 768 Mission

ART GOODS.
Gump, S. & G. Co. 246 Post
Sarnhorn, Vail & Co. 255 Mission
Schuster Bros. 1218 Sutter
Veckery, Atkins & Torrey 660 Sutter

ARTISIAN WELL TOOLS.
American Tool Works Co. 199 Mission
ASBESTOS GOODS COLLECTOR'S SUPPLIES.

Johns, H. W., Manville Co.
BALE CORDS.
Spaulding, A. G. & Bros. 158 Geary

ATTORNEYS-AT-LAW.
Rancourt, J. H. 420 Phelan Bldg
Blakeman, T. Z. 420 Phelan Bldg
Feigenbaum, Sanford, Merch. Ex. Bldg.
Hull, H. H. 420 Phelan Bldg
Heller, E. S. Union Trust Bldg
Houghton & Houghton, Merchants Ex. Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kittie, Allen L. Union Trust Bldg.
McNab, Gavin
McCutcheon, Edw. J. Merchants Ex. Bldg.
Morrison, Coe & Brobeck
Naylor, Chas. E. 127 Sheldon Bldg.
Page, Chas. 111 Merchants Ex. Bldg.
Putnam, Osgood 513 California
Schneele, S. C. 417 Montgomery
Smith, Sidney V. 276 Dwight Way, Berkeley

Thomas, George, Hick & Co. 210 Sansome
Wilson, John Ralph
Wilson, Mountford S. Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wright, Allen G. 1013 Mills Bldg.
Wright, Geo. T. 1013 Mills Bldg.

AUTO FURNISHINGS.
Chase, Fred, C. Co. Sutter and Van Ness
Wilson, The Auctioneer
S. W. Cor. Sutter and Van Ness

AUTO-VEHICLES.
Canning & Winton Auto Co.
Leavitt, W. W. 453 Golden Gate
Pierce-Arrow Sales Co. 453 Golden Gate
Pioneer Automobile Co. 453 Golden Gate
Renault Freres Selling Branch
Smith, A. V. 115 Van Ness
Winton Motor Carriage Co.

AUTO-VEHICLES AND PARTS.
Auto Taxicab Co. 360 Golden Gate
Pacific Taximeter Cab Co. 1355 Bush
American Ever Ready Co. 601 Golden Gate
Chandler & Lyon Motor Supply Co.
Wheeler & Co. 601 Golden Gate

BAGS, BALE ROPE & HURD.
Bemis Bros. Bag Co. Sansome & Vallejo
Holtz-Amerman Bag Co. 119 Drumm
Schmidt, Johann 119 Drumm

BAKERYES.
California Baking Co., Eddy & Fillmore
Old Homestead Baking Co.
Young & Swain Baking Co. 1433 Devisa

BANKS AND BANKERS.
American National Bank
Anglo and London-Paris National
Bank Sansome and Sutter
Anglo-American Trust 16th & Mission
Bank of California National Assn.
Bank of Italy 662 Montgomery
Batchelder, Geo. First Nat. Bldg. Bldg.
Canadian Bank of Commerce
Commerce Bank 450 California
Commercial Bank 450 California
Crocker Nat. Bk. of S. F. Post & Mkt.
Donohoe-Kelly Banking Co. 100 Mkt.
First National Bank 103 Sutter
German S. & L. Society 526 California
Harris & McLaughlin & Co.
Humboldt Savings Bank 785 Market
International Bank Co. Mills Bldg.
Latin-American Bank 100 Market
Marine Trust and Savings Bank
Meyer, Daniel 216 Pine
Mission Bank, The. 16th & Julian Ave.

Mission Savings Bank, Valencia & 16th
Mts. Savings Bk. of S. F. 708 Mkt.
Savings Union Bank of S. F.
Montgomery and California
Seaboard National Bank 101 Market
Security Savings Bank 16 Y & Gmery
Swiss-American Bank 12 Sansome
Wells Fargo-Norfolk National Bank
of San Francisco, Union Trust Bldg.
Yokohama Specie Bank 415 Sansome

BARRIERS SUPPLIES.
Deekelman, J. H. 62 Turk
BEDS AND SPRINGS IRON AND BRASS.

Simons Mfg. Co. The. 986 Howard
BEEHIVE.
Blue and Gold Bottling Co. 2746 16th
Fredericksburg Bot. Co. 18th & Ala.
Hick, John S. Eighth & Townsend

BELTING-COTTON.
Scandinavian Belting Co. The. 11 Fremont
BELTING-LEATHER.

Cook, H. N., Belting Co. Howard
Degeen Belting Co. L. P. 260 Mission
Wells Fargo Belting Co. 2415 Harrison
Pacific Mill & Mine Supply Co. 608 Mission

BOILER WORKS.
Eureka Boiler Works. 57-59 Mission
Keystone Boiler Works, Main & Folsom
Bldg. 235 Main
Dove & Ufford 133 Howard
Payne's Bolt Works 133 Howard

BOVD DEALERS.
Rollins, E. H. & Sons Bank Bldg.
Nathan, H. H. Bank Bldg.

BOOK BINDERS.
Hicks-Judd Co. The. 53 First
Cunningham, Curtiss & Welch, 565 Mkt.
Elder, Paul 239 Eddy
San Francisco News Co. 747 Howard
Whitaker & Ray-Wirgin Co. 170 Mission

BOOKS AND SHOES-RETAIL.
Helm, P. L. 235 Powell
Koenig Shoe Co. The. Kearny & Post
Philadelphia Shoe Co. 825 Market
Rosenbaum, Brochman & Co. 151 Post
Rothschild's Inc. 151 Post
Rothschild's Inc. 151 Post
Wolf, H. & Bro. 1603 Fillmore

BOOTS AND SHOES-WHOLESALE.
Nickselsberg & Co. 657 Mission
George and Martin 420 Phelan Bldg.
Nolan-Earl Shoe Co. 727 Mission
Wood Workingsmen's Boot & Shoe
Co. 207 Second
Williams-Martin Co. Battery & Bush
Wong, Geo. H. Inc. 207 Second

BOX FACTORIES.
California Pine Box and Lumber Co.
Karlson Box Co. 1244 Flood Bldg.
Pacific Box Factory
Beach, bot. Mason and Taylor

BREWERS.
Aldion Ale & Porter Brewery 494 O'Farrell
Hilander & Co. 1241 Howard
Lochbaum & Co. A. H. Union Brewing & Malting Co.
Union Brewing & Malting Co.
Brewers' Association of California
Olympia Beer Co. 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer & Co. 660 Sacramento
BROKERS-CUSTOM HOUSE.

Bunker, C. D. & Co. 544 Sansome
Knechtel, W. & Co. 511 Wash.
Mayhew, F. P. 512 Battery
Mattoon & Co. 512 Battery
Wayne, H. 512 Battery

BROKERS-DRUG.
Sewer & Prien Co. Fremont & Mission
BROKERS-MERCHANDISE AND OIL.

Booth, F. E. 91 Drumm
Duval, W. M. & Co. 112 Market
Hartford, C. 204 Bryant
Page Bros. 414 Montgomery
Pierce, C. E. 242 California

BROKERS-SOY AND GRAIN.
Barth, J. & Co. 450 California
Hilander & Co. 1241 Howard
Griffin & Byrne 511 Wash.
Moss & Co. 339 Montgomery
Poltz, Edw. & Co. 513 California
Topitz, Jos. B. 339 Bush

BUILDING AND LOAN ASSOCIATIONS.
Continental B. & L. Association.
Market, Golden Gate & Taylor
Pacific Savings & Loan Association
company 669 Broadway
BUILDING CONSTRUCTION.

Hicks, J. M. Humboldt Bk. Bldg.
Lundgreen Company 254
Hilander & Co. 1241 Howard
Hilander & Co. 1241 Howard
Hilander & Co. 1241 Howard

BUILDING MATERIALS AND SUPPLIES.
Holden-Deuprey Co. 126 W. Mission
Lilly, Oscar S. 16 Second
Lilly & Thurston Co. The. 82 Second
Waterhouse & Frantz 59 Third

BUTCHERS.
Bayle-Lacoste & Co. California Market
Clayburgh & George. 333 Kearny
Herm. Berg & Co. 64 California
Lesser Bros. Co. 877 Market
Levy, Schweitzer & Co. 136 Fifth

Meyers, J. & Co. California Market
Miller & Lux
Patric, E. & Co. 916 Larkin
Roberts 144 California

BUTCHERS SUPPLIES.
Enterprise Butchers Supply Co.
Pac. Butcher Supply Co. 211-215 Fourth
CAN MANUFACTURERS.

American Can Co. 10th floor, Mills Bldg.
Cal. Canners Co. 18th & Minnesota
Cal. Fruit Canners' Assn. 120 Market
Golden State Apparatus Co. 16 Calif.
H. H. Crosby Co. 211-215 Fourth
Shashtan-American Food Co. 180 Erie

CAPITALISTS.
Hishop, Chas. H. Clunie Bldg.
Borel, Ant. & Co. 440 Montgomery
Dean, W. E. 905 Kohl Bldg.
Delger, Edward 6th and Sutter
Pontana, Mark J. 120 Market
Mackay, Clarence 354 Pine
Morton, W. A. Jr. 13th and Sutter
Walter, Martin S. First Nat. Bank Bldg.
Moore, A. A. Jr. 13th and Sutter
Payot, Henry 13th and Sutter
Phelan, James D. Phelan Bldg.
Smith, P. M. Albany Block, Oakland
Smith, P. M. Albany Block, Oakland
Spring Valley Water Co. 375 Sutter
Thompson, E. R. 268 Market
Whitney, E. R. 268 Market
Whitney, E. R. 268 Market

CARRIAGE AND GRINDING MACHINERY.
Ward, Fred, & Son. First & Howard
Carroll, E. C. 102
Robinson & Gillespie 1225 Fell St.
Murray, S. C. 1225 Fell St.

CARPETS.
Hulse-Bradford Co. 386 Mission
Walter, D. N. & Co. Stockton and Carroll
CARRIED CLOTHING.

Spaulding, J. & Co. 353 Tehama
CARRIAGE COMPANIES.
St. Charles Carriage Co. B'way & Polk
CARRIAGE AND WAGON MANUFACTURERS.

Grave, B. & Co. 733 Brannan
Schneider, H. B. & Co. 276 Guerrero
Studebaker Bros. Mfg. Co. 24 Pacific
Wetrich Co. Wm. 24 Pacific
CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.

Cutting, Clark T. 1405 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co. 1405 Claus Spreckels Bldg.
CASH REGISTERS.

Autographic Register Co. of S. F.
Norton Cash Register Co. 38 Clementina
CEMENT MANUFACTURERS.

Pacific Portland Cement Co. Con.
Hilander & Co. 1241 Howard
CEMETERY ASSOCIATIONS.

Henderson, John, President Mt. Olivet
Cemetery Grant Bldg.
Hilander & Co. 1241 Howard
Heywood Bros. & Wakefield Co. 725 Howard

CHAMPAGNE.
Greenway, E. M. Kohl Bldg.
CHEMICALS-INDUSTRIAL.

Braun-Knecht-Helman Co. 576 Mission
CHEMISTS.
Curia, J. M. & Son. 108 Front
CHOCOLATE MANUFACTURERS.

Ghirardelli, D. Co. 940 North Point
CHROMIUMS AND NAUTICAL INSTRUMENTS.

Butler, Geo. E. 356 California
Wheeler, Louis, Co. 6 California
CLOCKS AND CHIMNEY PIPE.

Clawson, L. H. Inc. 2121 Devadero
Golden Gate Ave. & Leavenworth
CHURCH GOODS.

O'Connor Co. 38 Taylor
CIGAR AND TOBACCO DEALERS.

Blackwelder, M. & Co. 201 Montgomery
Bonquet-Cohn Cigar Co. 663 Fillmore
Bros. & Co. 134 Front
Gunst, M. A. & Co. California & Front
Hoyemman, Herman, & Son, Inc.
Judd, H. L. & Co. 20 Front
Lane & Connolly 26 Front
Pollak, Arnold, 413 Merchants Ex. Bldg.
Willard Bros. 516 Battery
Wheeler, Louis, Co. 6 California

CIGARETTE MANUFACTURERS.
Bollman, John, Co. Battery & Commercial
CIRCULAR DISTIBUTORS.

Well, Wm. M. 1241 Howard
CLOCKS AND PROGRAMME INSTRUMENTS.

Self-Winding Clock Co. 235 Monty
Clock and Watch House, Retail.
Clawson, Armand, Inc.
Clawson, Armand, Inc.
Clawson, Armand, Inc.

CIGARETTE MANUFACTURERS.
Bollman, John, Co. Battery & Commercial
CIRCULAR DISTIBUTORS.

Well, Wm. M. 1241 Howard
CLOCKS AND PROGRAMME INSTRUMENTS.

Self-Winding Clock Co. 235 Monty
Clock and Watch House, Retail.
Clawson, Armand, Inc.
Clawson, Armand, Inc.
Clawson, Armand, Inc.

CIGARETTE MANUFACTURERS.
Bollman, John, Co. Battery & Commercial
CIRCULAR DISTIBUTORS.

Well, Wm. M. 1241 Howard
CLOCKS AND PROGRAMME INSTRUMENTS.

Self-Winding Clock Co. 235 Monty
Clock and Watch House, Retail.
Clawson, Armand, Inc.
Clawson, Armand, Inc.
Clawson, Armand, Inc.

CIGARETTE MANUFACTURERS.
Bollman, John, Co. Battery & Commercial
CIRCULAR DISTIBUTORS.

Well, Wm. M. 1241 Howard
CLOCKS AND PROGRAMME INSTRUMENTS.

Self-Winding Clock Co. 235 Monty
Clock and Watch House, Retail.
Clawson, Armand, Inc.
Clawson, Armand, Inc.
Clawson, Armand, Inc.

CLOTHES.
Atkins, Robert S. 168 Sutter
Bergh, Chas. E. 445 Market
Berker, Sam 856 Market
Bradford, Chas. C. 30 East
Brown, J. H. 664 Market
Carroll & Tilton Co. 735 Market
Davis, Thos. J. 936 Market
Franklin, J. H. 1241 Howard
Hastings Clothing Co. Post & Grant Ave.
Heller, B. C. & Co. 10 Kearny
Hilander & Co. 1241 Howard
Kellina, Chas. & Co. 150 Post
Lilliefield, Alfred, & Co. Kearny & Post
Lyon, J. H. 1241 Howard
Pauson & Co. Kearny & Sutter
Raphael, J. W. 326 Foxcroft Bldg.
Stratton, H. C. C. Co. 136 Geary
Wood, S. N. & Co. 4th & Market

CLOTHING-WHOLESALE.
Alexander & Dinsinger 124 Sansome
Hoffman, Rothchild & Co. 516 Market
Strass, Louis 668 Mission

COAL DEALERS.
Allen, Chas. R. 219 Oakland Bk. of Sav. Bldg., Oakland
Fritsch, Chas. C. 1409 Ellis
Greenberg, A. H. 1409 Ellis
Guerin, J. S. & Co. 720 Folsom
Lewandowski, G. 304 Davis
Morton, Thomas, & Son. 600 Eddy
Oregon Coal & Navigation Co. 24 Mkt.
Pacific Coast Coal Co. 714 Mer. Ex. Bldg.
Rosenfeld's Sons, John. 1024 Mer. Ex.
Stadford, W. G. Co. 403 California
Western Fuel Co. 403 California

CODFISH DEALERS.
Alaska Codfish Co. 10 Main
Sunderland, J. C. East

COLLECTION AGENCIES.
Curran, D. A. 601 Monadnock Bldg.
Merchants' Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Armstrong, J. H. 1241 Howard
Atchison, B. M. & Co. 2560 Sacramento
Blag, D. & Co. 383 Davis
Bottle, J. H. & Co. 304 Davis
Campanicono & Burns. 105 Wash.
Collins, Thos. W. & Co. 34 Davis
Gann, A. F. Co. 209 California
Detels, M. P. 209 California
Dodge, Sweeney Co. 40 Spear
Dunn, J. H. & Co. 228 Washington
Dunbar-Hansen Co. 322 Drumm
Evelth-Nash Co. 422 Front
Gann, A. F. Co. 209 California
Garcia Bros. & Alken. 116 Washington
Griffith-Dunne & Co. 516 Bldg.
Hamann & Co. 319 Sansome
Higgins Bros. Co. 317 Drumm
Hilmer, Fred L. Co. 123 Davis
Hopkins, J. H. 123 Davis
Hyman Bros. Co. Kohl Bldg.
Jacobs & Malcolm. Drumm & Wash.
Jacobson, Belmeta & Co. 119 Front
Jaudin, H. U. Co. 226 Washington
Jones & Pettigrew 130 Washington
Kittie, H. de W. 608 Union Trust Bldg.
Landsberger & Son. Sheldon Bldg.
Leist, C. J. & Co. 2335 Washington
Leist, C. J. & Co. 2335 Washington
Levy, A. & J., Zentner Co.
Davis and Washington
Mitchell, J. H. 1241 Howard
Morehouse, Nelson & Le Baron
Davis 148 Davis
Norton, C. H. 233 Front
Phillips M. & Co. 3 Main
Roussel & Davidson 419 Front
Sanford, J. H. 1241 Howard
Scatena, L. & Co. 104 Washington
Schwartz Bros. 701 Union Trust Bldg.
Sloss, Louis, & Co. 319 Sansome
Southern Pac. Mill Co. Royal Ins. Bldg.
Von Husen & Co. 400 Davis
Welbaks & Co. 224 Drumm
Welch & Co. 244 California
Weston, J. H. & Co. 244 California
Wetmore Bros. 450 Front
Whitney, C. E. & Co. 330 Market
Wick, J. H. & Co. 1241 Howard
Wolf, Wm. & Co. 62 Beale
Wolf & Sons 245 Drumm
Wolfe, J. H. & Co. 421 Front

CONFECTIONERS-RETAIL.
Blum's Confectionery
Hilander & Co. 1241 Howard
Lechten Bros. 1242 Devadero
Mackay, Clarence 354 Pine
Oran, J. H. 1241 Howard
Ruffels, L. & Co. 216 Powell
Townsend, Inc. 16 Market
Wheeler, Louis, Co. 6 California

CONFECTIONERS-WHOLESALE.
Demartini, L. Supply Co. 128 Front
Gimbal Bros. 325 Pacific
McKinnon-Rothchild Confection Co.
Rhine, Henry & Co. 19th & Bryant

CONTRACTORS.
Chndwick & Snyder, McCrocker Bldg.
City Street Improvement Co.
Clinton, C. H. Merchants Exchange Bldg.
Clinton, C. H. 811 Monadnock Bldg.
Hansen, F. L. 127 Montgomery
Penny, J. H. 1241 Howard
Ransome Concrete Co. 624 Crocker Bldg.
San Francisco Bridge Co. Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.
Fahy, Richard, H. H. Co. 518 Noe
Hansbrough Bro. Co. 1028 Market

Hjal, Jas. H., 423 Merchants Exchange
Keatinge, Richard, & Sons, 773 Market
Masow & Morrison, 615 Monnock Bldg.
Metropole Construction Co., 24 California

COOPERS.

California Barrel Co., 22d and Illinois
Carl Cooperage Co., 54 Boardman
Wormer, David (Est. of), 14th & Har
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.

Richards, J. C., 344 Monnock Bldg.

CORDAGE MANUFACTURERS.

Tabbs Cordage Co., Kohl Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 723 Mission

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Pacific & Sansone

CROCKERY AND GLASSWARE.

Nathan-Dohmann Co., Stockton & Geary
Schloss Crockery Co., 17-19 Beale

CRUSHED ROCK.

Gray Bros., 23d and Mission

CURIO DEALERS.

Hettich, A. L., Co., 503 Washington

DAIRY.

De Laval Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T., 323 Geary

DRUGS AND DRUG OFFICES.

Flood, A. M., D. D. S., 240 Stockton
Platt, Frank L., D. D. S., 1st

DRUGGISTS-RETAIL.

Woolf, Otto, Francis, D. D. S., 276 Post

DEPARTMENT STORES.

Emporium, The, Market, bet. 4th & 5th
Pacific Syndicate Co., 891 Market

FRAGERS.

Phenix Desk and Chair Co., 245 Bush
Rucker-Fuller Desk Co., 677 Mission

DISPLAY FIXTURES.

Feintuch Display Co., 134 Sansone

DOORS.

Kchoe Display Fixture Co., 154 Market

DRYING AND STORAGE.

Boards, J. B., Dray Co., 97 Sacramento
Cartwright Dry Storage Co., Main and Mission

EMMONS, G. W.

Emmons, G. W., 41st

OVERLAND FREIGHT & TRANS. CO.

Overland Freight & Trans. Co., 35 2d

PAUL, C. B. & SONS.

Paul, C. B. & Sons, 130 Pine

TELE & CO.

Teele & Co., 784 Clay

THIED FRUIT.

Field, A. B., & Co., 244 California

GARCIA & MAGGINI CO.

Garcia & Maggini Co., 16 California

GRIMM & SKELLEN.

Grimm & Skellen, 16 California

GUGGENHEIM & CO.

Guggenheim & Co., California & Davis

OTEN PACKING CO.

Oten Packing Co., 423

PHOENIX PACKING CO.

Phoenix Packing Co., California

ROSENBERG BROS.

Rosenberg Bros., 153 California

DRUGGISTS-RETAIL.

Ayers, Edw. N., 732 Market

BAER DRUG CO.

Baer Drug Co., 140 Powell

BOERICKE & RUNYON.

Boericke & Runyon, 2501 California

BROEMMEL, J. G. B.

Broemmel, J. G. B., Kearny & Pacific

FAUDA, C. O.

Fauda, C. O., 20 Market

GREEN, FRANK T.

Green, Frank T., 500 Devisadero

LAINER, R. D. DRUG CO.

Lainer, R. D. Drug Co., 1101 Fillmore

LEIPNITZ CO. G.

Leipnitz Co. G., Sutter & Laguna

LENGFELD'S PHARMACY.

Lengfeld's Pharmacy, 272 Post

ROCKSTROFF, F. E.

Rockstroff, F. E., 1044 Valencia

ROSSI DRUG CO.

Rossi Drug Co., 1900 Union

VAL, J. M. & SONS.

Val, J. M. & Sons, 68 Market

WAKELEY & CO.

Wakeley & Co., 68 Market

DRUGGISTS-WHOLESALE.

Calum-Redington Co., 35 Second

LONG & MICHELL & SONS.

Long & Michell & Sons, 50 First

WALDRON & DIETRICH.

Waldron & Dietrich, 676 Mission

DRY AND FANCY GOODS HOUSES.

City of Paris, Stockton & Geary

HALE BROS., INC.

Hale Bros., Inc., 979 Market

HARRISON BROS.

Harrison Bros., Geary & Fillmore

LIVINGSTON BROS.

Livingston Bros., Geary & Fillmore

NEWMAN & LEVINSON.

Newman & Levinson, 121 Post

O'CONNOR, MOTT & CO.

O'Connor, Mott & Co., 121 Post

SAMPSON, D. LACE HOUSE CO.

Sampson, D. L. Lace House Co., 14 Valencia

THURSBACHER, B. E.

Thursbacher, B. E., 14 Valencia

WELL, RAPHAEL, & CO.

Well, Raphael, & Co., Sutter & Grant

WYLLIE & CO.

Wyllie & Co., 14 Valencia

DRY AND FANCY GOODS HOUSES.

WYLLIE & CO.

WHOLESALE.

Bauer Bros. & Co., 49 Sansone

BERNSTEIN, S. L.

Bernstein, S. L., 164 Sutter

GROF, J. B.

Grof, J. B., Aronson Bldg.

GROF, J. L. & CO.

Grof, J. L. & Co., 28

HALLER, KLEIN & SONS.

Haller, Klein & Sons, 114 Sansone

JACOBA, P. S. & BRO.

Jacoba, P. S. & Bro., 114 Sansone

KOLHBERG, M. S. & CO.

Kolhberg, M. S. & Co., 154 Sutter

MARCEAU, M. & CO.

Marceau, M. & Co., 37-39 Battery

MOORE-WATSON DRY GOODS CO.

Moore-Watson Dry Goods Co., Sansone

MURPHY, GRANT & CO.

Murphy, Grant & Co., Sansone & Bush

SCHMIDT, BENJ. J. & CO.

Schmidt, Benj. J. & Co., 35

SIMON, L. S. & SONS.

Simon, L. S. & Sons, Sansone

STRAUSS, LEVI, & CO.

Strauss, Levi, & Co., Pine & Battery

DYING AND CLEANING.

Thomas, The F. Parlian Dyeing &

Ulickman, Henry, 3330 California

EDUCATIONAL INSTITUTIONS.

Heald's Business Co., McAllister & Folk

San Francisco Business College, 908 Market

ELECTRICAL SUPPLIES AND CON-

STRUCTION COMPANIES.

Brooks-Fells Electric Corp., 46 Second

Electric Appliance Co., 736 Mission

Electric Light & Power Co., 84-86 Second

General Electric Co., Union Trust Bldg.

Ida Electric Const. Co., 281 Fulton

Holabird-Reynolds Co., 523 Mission

Pacific States Electric Co., 2nd

San Francisco Electrical Co., 20 First

Summerhayes, W. R., 76 Folsom

Union Electric Const. Co., 281 Fulton

Weidenhuth-Gosliner Electrical

Works, 623 Mission

Westhouse Electric Co., Second and Natoma

ELECTRO-PLATERS.

Denniston's S. F. Plating Works, 443

Golden West Plating Works, 355 First

Reuter-Merle Co., Bay & Stockton

Otis Elevator Co., Stockton & Beach

EMBOROIDERIES AND LACES.

Levy, Jules, & Bro., 16 Sansone

ENGINEERS, CIVIL.

Luey, W. A., Board of Trade Bldg., Portland, Ore.

Morse, R. E., 84-86 Second

ENGINEERS, CONSULTING.

Amweg, Frederick J., 244 Kearny

Luther Wagoner, 810 Pacific Bldg.

St. J. C. Co., 244 Kearny

ENGRAVERS AND BADGE MAKERS.

Irvine & Jachens, 1027 Market

ENVELOPE MANUFACTURERS.

Griffin Envelope Co., 156 Perry

ESSENTIAL OILS.

Boldermann, A. C., & Co., Sacramento and

Luders, 1027 Market

EXPORTERS AND IMPORTERS.

American Import Co., 15 First

Castle Bldg., 9 California

Co. Weinberger Co., 365 Market

De Fremery, J. & Co., 519 Mission

North American Import Co., 318 Front

Maldonado & Co., 49 California

Signler, 1027 Market

Wieland Bros., Inc., 309 Davis

F, L, AND ICE STORES.

Charlton, The E. F., & Co., 758-858

Wells, Fargo & Co., Second and Mission

FERTILIZER.

Pacific Guano & Fertilizer Co., The

Fire Apparatus, 219 Sansone

FIREWORKS.

Chapman, R. S., 400 Golden Gate Ave.

Newton's Cornelia Fire Works Co.,

249 Front

FIREPROOFING.

San Francisco Fireproofing Co., 1027

Market

FLOUR MILLS.

Hutton, C. A., Flour Co., Inc., 343

Sperdy Flour Co., 343 Sansone

FOOD CEREALS.

Pacific Cereal Food Co., Bay, near Mason

Forwarding Agents, Earl, D. W., & Co., 207 Crocker Bldg.

FOUNDRIES.

Enterprise Foundry Co., 2992 19th St.

Goetting, Chas. & Sons, 2092

California Market

FURNITURE.

Brauer, John, Co., 251 Geary

Burner-Saxe, 126 Post

Corde Furniture Co., 126 Post

Eastern Outfitting Co., 126 Post

Edwards, 126 Post

Friedman, M. & Co., 126 Post

Gullikson Bros., 833 Mission

Kreiss, L. & Sons, Sutter & Stockton

Lachman Bros., 2019

Moore, Harry J., Furn. Co., 40 O'Farrell

Plum, Chas. M., & Co., 2200 Mission

Sloane, W. J., 216 Sutter

Sterling Furniture Co., 251 Geary

FURNITURE MANUFACTURERS.

Wisconsin Furniture Co., 748 Phelan Bldg.

FURS.

Berwin, Chas., 39 Grant Ave.

Gassner, Louis, 112 Geary

Liches, H. & Co., 126 Geary

Walden, 126 Geary

FUSE AND MATCH MANUFACTURERS.

Independent Match Co., 244 California

Metropolitan Match Co., 210 Sansone

GAS AND ELECTRIC FIXTURES.

Adams & Holloper, 748 Mission

De Young, 748 Mission

Ickelheimer Bros., 411 Sutter

Roberts Mfg. Co., 652 Mission

San Francisco Match Co., 211-213 Main

Schilling, Adam, & Son, 211-213 Main

Standard Gas Engine Co., 10 California

GAS ENGINES AND SCALES.

Fairbanks-Morse Co., 168 First

GAS VALVES AND FITTINGS

Pacific Meter Co., 112 Market

GAS CONSUMERS.

Gas Consumers' Assn., 147 O'Farrell

GAS WATER VALVES AND ELECTRIC LAMPS.

Thielen, Joa., & Co., 667 Mission

GEARS AND GEAR CUTTING.

Johnson, Geo., 125 Folsom

GLASS MANUFACTURERS.

Illinois-Pacific Glass Co., 15th & Folsom

Pacific Coast Glass Wks., 7th & Irwin

GLUE MANUFACTURERS.

Moss, Geo. A., 762 Market

Steinberger & Kallisher, 36 Webb

GLUE MANUFACTURERS.

Burd, Wm., 305 Postal Telegraph Bldg.

California Glue Works, 324 Flankin

GRAIN AND BEANS.

Barbard & Bunker, 140 Montgomery St.

Hansen, F. L., 140 Montgomery St.

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.,
Sheldon Bldg.
Jackson, Byron, Iron Works, 351 Market
Worthington, Henry R., 143 First

RAILROADS.

Payson, A. H., Assistant to the Prest.
Santa Fe Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., 245 Montgomery

RAILWAY EQUIPMENT.

Eccles & Smith Co., 71 First
Livermore, Norman B., Co.,
Metropolians Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 251 Montgomery
Andrews, T. F., 404 Chronicle Bldg.
Armstrong-Quatman Co., 227 Montgomery

Armonson Realty Co., 160 Sutter
Babin, Landry C., Co., 432 Kearny
Baldwin & Howell, 318 Kearny
Bancroft, Paul, 318 Kearny
Bancroft, Paul, 318 Kearny

Boardman Bros. & Co., 508 California
Bonfield & Ryan, 357 Sutter
Boswell, C. L., 245 Montgomery
Browne, R. S., & Co., 1228 Sutter
Clark, Curran, 1228 Sutter

Clark, Curran, 1228 Sutter
Edwards, L. R., 1228 Sutter
Ehrenpfort, Wm., 301 Fillmore
Getz, Sol., & Sons, Inc., 301 Fillmore

Gieselman, Wm., Trustees, 1228 Sutter
Grady, John H., 161 Sutter
Hawley, C. L., 245 Montgomery
Hoag & Lansdale, Room 705, 356 Pine

Hooker & Lent, 1228 Sutter
Hoag & Lansdale, Room 705, 356 Pine
Kahn & Feder, 520 California
Kell Estate Co., 1209 Flood Bldg.

Langlois, M. J., 1228 Sutter
Levy, F. & A. Co., 241 Montgomery
Lincoln Realty Co., 925 Mills Bldg.
Lyons & Hoag, 636 Market

MacKenzie, 1009 Flood Bldg.
Madison & Burke, 30 Montgomery
Mages, Thos., & Sons, 30 Montgomery
Mann, Charles, 245 Montgomery

Marston, Frank W., Col. Marston Bldg.
McElroy, H. D., 606 Phelan Bldg.
McGowan, C. L., 245 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery
McGowan, John, & Co., 232 Montgomery

ROOFING AND BUILDING PAPER.

Pacific Roofing & Building Co., 379 Monadnock Bldg.
Paraffine Paint Co., 34 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
Diamond Rubber Co., 2nd & Mission
Goodyear Rubber Co., 687 Market
Jorham Rubber Co., 60 Fremont

New York Rubber Co., 129 First
Pacific Coast Rubber Co., 416 Mission
Winetex, C. K. & Co., 685 Howard

RUBBER STAMPS, SIGNS & STENCILS.
Moise Klunkner Co., 1213 Market
Patrick & Co., 660 Market

RUBBER AND COFFEE GROWERS.
Hidalgo Plantation & Commercial Co.,
Russia Bldg.

RUG MANUFACTURERS.
California Rug Co., 2147 Lombard

SAFES.

Herring-Hall-Main Safe Co., 609 Broadway
Hermann Safe Co., The, 120 Folsom
Parcells Safe Co., 677 Market

SCALES.

Toledo Computing Scale Co., 328 Market

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton, Co., 675 Market
Weber, C. F., & Co., 665 Market

SCHOOL BOOK PUBLISHERS.
Dunn & Co., 642 Market
Ginn & Co., 717 Market

SCREEN WORKS.
Quick, John W., 1218 Haight

SEEDS AND PRODUCE.
Volkmann, Chas. M., & Co., 1218 Haight

SEED STORES.
Metson, W. H., & Co., 601 Balboa Bldg., 2d & Market
Monahan, C. J., 241 Montgomery

SEWER PIPE AND TERRA COTTA.
Clark, N., & Sons, 112 Natoma
Steiger Terra Cotta & Pottery Works,
Hills Bldg.

SEWING MACHINES.
Singer Mfg. Co., 1156 Market
White Sewing Mach. Co., 1460 Market

SHEET METAL WORKS.
Cronan, W., 19-23 City Hall Ave.
Deiano Bros., 10 Spear

SHIP HANDLERS.
Foard-Barstow Ship Chandlery Co., 175
Havside, Withers & Davis, 34 Stewart
Henry, J. C., 64 Clay

Josselyn, G. M., & Co., 25-23 Main
Sellers & Madison Co., 58 Market
Weeks-Howe-Henson Co., 31 Market

SHIP STORES.
Whelan, Jas. J., 110 Main

SHIPWRIGHTS.
Bowes & Andrews, 14 Stewart

SHIPPING AND COMMISSION.
Alexander & Co., 410 Alaska Commercial Bldg.
American Trading Co., 244 California
Barnes, Cuthbert, 1703 San Bruno Ave.

Barnes, Hubbard Co., 149 California
Bates & Chesbrough, Mer. Ex. Bldg.
Bates, 408 Davis
Grace, W. R., & Co., 260 California
Hermann, Geo., 310 Sacramento
Hind, Ralph & Co., 310 California
Johnson-Locke Mercantile Co., 210 California

Land, Henry, & Co., 201 Marine Bldg.
Mitsui & Co., Merchants Exchange
Meyer, Wilson & Co., 454 California
Morgan, Ferguson & Co., 245 Bldg.

Neall, H. M., & Co., 260 California
Ois, McAllister & Co., 310 California
Ois, 310 California
Plummer, Geo. E., & Co., 74 Sacramento
Spreckels, J. D., & Bros., 90 Clay
Williams, Dimond & Co., 310 Sansome

SHIRT MANUFACTURERS.
Eloesser-Hoyt & Co., 24 Battery
Idem, George P., & Co., 762 Mission
Ulman, Selligsohn & Brown, 149 New Montgomery

SHOE GOODS.
Dolliver Bros., 613 Mission

SILKS.
Hart, B., & Brothers, 14 Sansome
Clayburgh Bros., 25 Sansome

SILK MANUFACTURERS.
Nonotuck Silk Co., 615 Market
Carlson-Currier & Co., 114 Sansome

SILVERWARE.
Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.
Fishbeek Soap Co., 17th & R. Island
Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS.
Becht, G. J., Co., 361 Ellis

SODA WATER MANUFACTURERS.
Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Carliste, A. & Co., 251 Bush
Carliste, H. S., 469 Market
Dixon, Fish & Co., 205 California
Payot, Stratford & Kerr, 62 Fremont

Schwabacher-Frey Stationery Bldg.
210 Sansome
Huhm, Isaac, 104 Battery
White & Farnsworth, 420 Montgomery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co., Jackson St. Wharf
Capelle, Robert, 260 Powell
Cook, Thos., & Son, 659 Market
Cruz, Catal & Co., 118 Montezuma
Fuzazi, Cal. Wf. J. F., 655 Montgomery
Hamburg-American Line, 160 Powell
White Star Steamship Co., 122 Montgomery
Pacific Mail Steamship Co., Flood Bldg.
Toyo Kisen Kaisha, 122 Montgomery
Northern Commercial Co., 320 Sansome
Shipowners' & Merchants' Tugboat Co., Vallejo St. Wharf
Zappettini & Perasso, 11 Mont. Ave.

STEEL CASTINGS.
Columbia Steel Co., Jackson & Lent Bldg.

STEVEDORES.
Eschen & Minor, 112 Market

STORE AND OFFICE FIXTURES.
Bateman, Wm., 1913 Bryant
Cathedral Co., 218 1/2 Montezuma
Simmen, John, 54 Rauch

STOVE AND IRON FOUNDRIES.
Graham, James, Mfg. Co., 531 Mission
Steiger & Kerr, Eighteenth & Folsom

STRUCTURAL STEEL MANUFACTURERS.
Dyer Bros. (Golden State Iron Works, Inc.), 17th and Kansas
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.
California & Hawaiian Sugar Refining Co., 254 California

SURETY COMPANIES.
American Bonding Co., 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.
Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.
Lietz, The A. Co., 632-634 Commercial

SYRUPS.
Long Syrup Refining Co., 16th & Harrison
Coca Syrup Co., 713 Sansome

TAILOR MANUFACTURERS.
Denison Mfg. Co., 332 Market

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.
Arnest, Simon & Co., 3rd & Mission
Kauermann, J., 3rd & Market
Ford, C. W. R., & Co., 164 Sutter
Reiss Bros., 114 Kearny

TANNERS.
Eagle Tanner & Co., San Bruno Ave.
Graton & Knight Mfg. Co., The
Kaufman, J., 1703 San Bruno Ave.
Legallet-Hellwig Tanning Co., 816 Clay
Nelson Tanning Co., 316 Clay
Sunset Tanning Co., 1501 San Bruno Ave.
Taaffe, Wm., Tanning Co., 122 Montgomery

TEAS, COFFEES AND SPICES.
Brandenstein, M. J., & Co., 126 Mission
Folger, J. A., & Co., Howard & Spear
Hills Bros., 223 Fremont
Korn Paddock Co., 223 Fremont
Schilling, A. & Co., 2d & Folsom
Thierbach, Chas. F., 127 Sacramento
Tyler, H. & Son, 127 Sacramento
Wilson's, 970 Market

TELEPHONE AND TELEGRAPH COMPANIES.
Jaynes, Frank, 122 Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.
Johnson Service Co., Monadnock Bldg.

TENTS AND AWNINGS.
Ames-Harris-Nelson, 607-609 Front

THEATERS.
Belasco & Mayer, Sutter & Steiner
Orpheum Circuit Co., Stockton

THERMO SUPPLIES.
Goldschmidt Thermi Co., 432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.
Williams, I. B., 313 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance Co., Kohl Bldg.

TOWEL SUPPLY COMPANIES.
S. F. Towel Co., 614 Gough
Galand Mercantile Laundry, 215 Eighth

TOYS AND NOVELTIES.
Cal. Nien & Toy Co., 555 Market
Sadler & Co., 732 Mission

TRANSFER, STORAGE AND MOVING.

Bekins Van & Storage Co., 13th and Mission
Pierce-Kudolph Storage Co., 1450 Eddy
Union Transfer & Storage Co., 276 Bush
Western Transfer & Storage Co., 223 Front
Wilson Bros. Co., 14th and Sanchez

TRUCKS.
Hirschfeld & Meany, 619 Market
Hirschfeld, J. A., 619 Market
Milwaukee Truck & Car Co., 67 First
Oppenheimer, James, 791 Market
Pacific Truck & Car Co., 791 Market
Wilson Bros. Co., 14th and Sanchez

TYPENITERS AND SUPPLIES.
Alexander, L. & M. Co., 512 Market
Oliver Typewriter Co., 241 California
Pacific Typewriter Co., 107 Montgomery
Remington Typewriter Co., 276 Bush
Revalk, R. E., & Co., 530 Market
Ritter Typewriter Co., 133 Sutter

UNDERTAKERS.
Godeau, Julius S., 41 Van Ness
Gray, N., & Co., 2198 Garry

UNDERTAKERS' SUPPLIES.
Cal. Casket Co., 359 Mission

UNDERWEAR.
Delmel Linen Mesh System Co., 142 Sansome

UNIFORMS AND REGALIA.
Pasquale, B., & Co., 115 Post

VACUUM MACHINERY.
Prentiss, F. S. R., 416 Market

VARNISH MANUFACTURERS.
Berry Bros., 665 Howard

WAGON AND CARRIAGE MATERIALS.
Holt Bros. Co., 314 Folsom

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.
Tosser, L. & Son, 228 Grant Ave.
Thi. Bros., 117 Market

WAREHOUSES.
De Pue, E. J., Merchants Ex. Bldg.
Granger's Business Ass'n., Mer. Ex. Bldg.
Hassell, J. C., 215 Mission
Lombard Warehouse Co., 104 Front
South End Warehouse Co., 222 Second

WINES AND LIQUORS.
Ahrens, Bullwink Co., 1st & Harrison
Arnold, B. & Co., Townsend & Stanford
California Wine Ass'n., 150 Townsend
Chapman & Wilberforce, 705 Sansome
Chauche & Bon., 319 Battery
Cherry, J. C., 229 Mission
Crown Distilleries, 29 Minna
French-American Wine Co., 1000 Front
Gundlach-Bundschu Wine Co., 22 California
Graubold, J. C., 245 Mission
Helms, Herman H., 236 Second
Hoescher, Wm., & Co., 173 Mission
Hotaling, F. & Co., 129 Jackson
Italian-Swiss Agricultural Colony, 1000 Front
Jones, Mundy & Co., 102 Second
Jones, Mundy & Co., 102 Second
Kuhler, 708 Postal Telegraph Bldg.
Lachman, Arthur, 510 Battery
Lachman & Jacob, 705 Sansome
Levin, E. C., 215 Mission
Levin Co., Inc., Julius, 505 Howard
Levy, Simon, Co., 346 Washington
Livingston, C., 222 Second
Lubben, John, Drumm & Merchant
Lyons, E. G., & Raas Co., 635 Folsom
Martini, E. C., 215 Mission
Martini, E. C., 215 Mission
McLeod & Hatlie, 3499 17th St.
Mencke, Chas., & Co., 314 Sacramento
Naber, Ails & Brune, 825 Mission
Napa & Sonoma Wine Co., 112 Tenth
Nelson, E. C., 215 Mission
Rathjen Bros., 272 O'Farrell
Rathjen Co., 2249 Fillmore
Repsold, A., 215 Mission
Rosenblatt, Co., The, Second & Folsom
Schilling, C. & Co., 20th & Minnesota
Schlessinger & Co., 215 Mission
Shaw, Marjorie & Harrison
Sherwood & Sherwood, 47 Beale
Shultz, J. C., 215 Mission
Siegler, J. C., 215 Mission
Siebs Bros. & Plagemann, 430 Battery
Sroufe, J. C., 215 Mission
Sutter Home Wine Dis. Co., 321 Front
Swiss-American Wine Co., 1000 Front
Van Bergen, N. & Co., 340 Washington
Wetmore, Bowen Co., 42 Davis
Wichman, J. C., 215 Mission

WIRE AND WIRE ROPE.
American Steel & W. Co., 16th & Folsom
Edwards & Levinson, 41 Howard
Reebing's, John A. Sons, 846 Folsom
West Coast Wire and Iron Works, 749 Folsom

WOOD AND WILLOW WARE.
Larsen, 31 Front

WOOL.
Koshland, S. Co., 110 Market
S. F. Wool Sorting & Scouring Co., 110 Market
Tryon, E. H., 519 Chronicle Bldg.

YEAST AND VINEGAR MANFRS.
Consumers' Y. & V. Co., 680 Grove
Golden State Yeast Co., 26 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco

FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not neces-
sarily those of the Merchants' Association.

No personal, partisan or sectarian question ad-
mitted to these columns.

No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.



GET YOUR CONGRESSMAN
TO VOTE
FOR SAN FRANCISCO-1915

ALERT VOTING.

San Francisco's vote on thirty-eight proposed charter amendments submitted to the public at a special election on November 15th, displayed the highest order of political intelligence. It is safe to say that no other community in this country could have acquitted itself any better and most of them would not have done so well.

In the first place, much credit is due those members of the community who, because they did not understand the proposals, stayed away from the polls. It takes a high degree of sagacity to tell when to stay home, and the right time is when you would not know what you were voting about if you went. Only citizenship that is intelligent is worth anything.

As for the forty-four thousand that went to the polls, their keen discrimination is one of the most encouraging signs, politically, that have been granted this long-suffering community for years. Everybody with political common sense unworried by self-interest, must feel better for the adoption of Amendments 7 and 8—restoring the Australian ballot, providing for majority rule, and abolishing party labels on the candidates; a sort of political pure-food law, prohibiting false witness about the quality of the goods. So with the outcome of the salary-swelling proposals, turned down; and the one imposing onerous restrictions on street railway franchises, also turned down; and the ones empowering the city to build tunnels and subways on the district plan, approved. Straight through, the vote showed keen discernment of the public interest, even in the mistakes that were made, for what mistakes were made either were not serious or were committed by the narrowest margins.

It is a pity that No. 38, making \$3 a day the minimum wage on public work, was passed. Not a single one of the commercial organizations opposing it is in favor

Protect Your City and Yourself by Living up to This Strictly

Cards like this, to hang in your office, will be furnished by the Merchants' Association on request.

At the request of the Merchants' Association this firm will give to
no charity whose representative does not present the

ENDORSEMENT CARD OF THE CHARITIES' ENDORSEMENT COMMITTEE

appointed by the Merchants' Association and the Associated Charities.

of low wages for workmen of any kind. Their opposition was on other ground. Nobody at present working for the city and nobody that worked for it during the preceding administration, has received less than three dollars a day, and nobody proposes that they shall. But when it comes to the contracts for the construction of works in the Hetch Hetchy project, this amendment is likely to have serious results. A contractor who would have figured on paying his labor thirty-five or forty dollars a month and board—and in those mountain wilds labor will have to board in the contractor's camp, or not eat—will now have to charge enough for board to make up the extra cost. And it is likely the workman will get the worst of that deal, at his end of it, and the city at the other. The majority in favor was only 297 in a total of 38,991, probably due to insufficient discussion.

Of the 38 recommendations made by the Merchants' Association, the San Francisco Real Estate Board, the Down Town Association, and the Civic League of Improvement Clubs, 33 carried. The Merchants' Association is not trying to make a showing of voting strength, because it is not in party politics, but inasmuch as it does undertake a little volunteer committee work for the community by the investigation of proposed changes in the organic law of the city and the state, its officers can not help feeling gratified that their efforts this time have not been thrown away, and that the public seems to have confidence in the Association's sincerity.

NOT WANTED HERE.

It seems settled, as well as anything can be, that the policy of the city is against slot machines. The issue has been thoroughly tried out and a decisive test of public sentiment on this subject has been made. The Board of Supervisors has wisely considered the highest interests of the community and its Police Committee has recommended against the licensing of the evil, in the face of the strongest kind of pressure—a fact that should be remembered in favor of its members, for the reasons they gave for their action were, in general, excellent. In its report, the Police Committee said:

The Committee is and always will be, unalterably opposed to anything that will tend to lower, in the slightest degree, the moral standing of the community, or to place before the youth of the city anything that would encourage the gambling spirit, inculcate immoral habits, or permit anything that would prey upon the weaker members of the community.

On the question whether or not slot machines fell within this category the committee sagaciously took the advice of some of the public-spirited organizations of the city, and banned them. The facts argue well

for the discretion of the supervisors and the character of the citizens. In respect to the enjoyment of existence, the gaieties of life, and the unconventional deportment of an artistic people, San Francisco may be "the Paris of America," but an immoral community it is not.

CONGRATULATIONS ON THE GOOD WORK WELL DONE

Merchants' Association Commends the Efforts of the Young Men's Christian Association.

At the dedicatory services and banquet of the Young Men's Christian Association last month, these resolutions were read:

Whereas, The Merchants' Association of San Francisco recognizes that in the Young Men's Christian Association it has a strong ally in its efforts for the moral and civic uplift of the citizens of the city, and

Whereas, The Young Men's Christian Association of San Francisco has completed and furnished its splendid new building and is about to dedicate it to the moral, physical and educational development of the men and boys of our community, and

Whereas, The erection of this edifice, as beautiful as any in the new city, is largely due to the determined effort and indomitable courage of the General Secretary, Mr. Henry J. McCoy, by which he has rendered a great service to the city of San Francisco, a fitting climax to his thirty years of faithful work in behalf of the Young Men's Christian Association and of the entire city; therefore, be it

Resolved, By the Board of Directors of the Merchants' Association of San Francisco that the congratulations and appreciation of the Association be extended to the Young Men's Christian Association on the completion and dedication of its new home and to Mr. McCoy on the fruition of his great endeavors, and

Resolved, That this Association extends its sister organization earnest wishes for its future success and usefulness, and pledges it whatever endorsement and assistance it may seek in the carrying forward of the great work of developing strong, upright American citizenship in San Francisco.

Board of Directors of The Merchants' Association of San Francisco.

M. H. Robbins, Jr., President.
L. M. King, Secretary.

Ten thousand cards urging voters to favor all three of the harbor improvement bond issues were printed and distributed by the Merchants' Association shortly before the recent state election. They went to improvement clubs, and to mercantile associations all over the state, and many were distributed by the Trade Extension Excursion to the San Joaquin.

Chicago will increase its revenue by charging rental for sub-sidewalk space. An injunction to restrain the collection of this rental has been dismissed by the Supreme Court of Illinois.—"Municipal Record."

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., JANUARY, 1911.

No. 173

ORATORS AT THE BANQUET PAINT THE PICTURE OF THE FUTURE SAN FRANCISCO

The Focus of Pacific Coast and Oriental Commerce, It Will Embrace the Whole Bay Region
and Contain a Million People by 1915

It was the "best banquet yet," in the opinion of many of the 582 that were fortunate enough to secure seats at the board on December 8th. All the addresses, dealing with "Future San Francisco," and hence, necessarily, concerned with the Greater San Francisco, were of the highest order of excellence, and not more than half a dozen people left the large hall of the Fairmont Hotel until the end. The speeches need no characterization here, as they are given in full below.

Digging San Francisco's Canal.

Preceding the first address, which was that of Mr. Seth Mann, counsel for the Traffic Bureau of the Merchants' Exchange, on "The Benefits to Our City Following the Opening of the Panama Canal," moving pictures showed the work of construction at Panama and gave the subject a vividness which added to the interest of the extremely valuable presentation that followed. Steam shovels were shown, filling gondola cars in two or three shovelfuls. Scrapers drawn by wire ropes ran along the floors of flatcars unloading trainloads of rock at one operation, and upon the fills thus made, grappling apparatus seized long sections of track and jerked them into position by steam. The films visualized the stories of progress at Panama and made them real, and when the exhibition was over the audience had a conception of the canal not as some dream of the future, but as a present actuality, making imminent a revolution in the economic status of the Pacific Coast and its metropolis.

To prepare San Francisco for this revolution, the consolidation of all the cities around the Bay was discussed by the three speakers that followed—Prof. Stephens, Mr. Treadwell and Mr. Elliot. If one might judge from the outbursts of applause, their clear and logical exposition of the plan's advantages met the approval of almost every hearer.

The addresses dealing with the federation of the Bay cities will be printed separately for additional distribution.

Have Hopes that Are Worth While.

President Robbins of the Merchants' Association introduced the topic of the evening with a few remarks that it would benefit the city, and all its people, to ponder. He said:

No one can become prosperous while he really expects, or half expects, to remain poor. No city can become great until its people realize its possibilities and the destiny in store for it. We tend to get what we expect, and to expect nothing,

is to get nothing. While to expect great things, is a long stride on the highway to attain them.

When every step a community takes is on the road to success and greatness, what can result save great achievement? The weaving of the web must follow the pattern.

Opulence and prosperity cannot come in through poverty-thought and failure-thought channels. They must first be mentally created and believed.

The earth is full of resources, which we have scarcely yet touched. The fact is, that we live in our own world; we are creations of our own thoughts. We build this world by our own thought habit. We can surround ourselves with an environment of abundance or of lack, of growth or of standing still.

We do not expect half enough of ourselves, or of the place in which we live. We do not demand the abundance that belongs to us; hence, the incompleteness of the fulfillment of our mission in life.

The building is first completed in the architect's mind, in all its details. The contractor simply places the bricks and stones and other materials around the idea. We are all architects. Everything we do in life is preceded by some sort of plan.

Let us set up a new image—a new image of

our city and its future; a new ideal of plenty and abundance; of beauty and growth. When we learn the art of seeing opulently, instead of stingily; when we learn to think without limit, how not to cramp ourselves by limiting our thought, we shall find that the thing we are seeking is seeking us, and will meet us half way.

The limitation is in ourselves, and not in our city. True prosperity is the inward consciousness of absolute unity with great and expansive ideas; of possessing an abundance of all that is good for us; a wealth of personality and character which no disaster on land or sea could destroy.

Then let us look on some of the tangible things which are tending to make the future San Francisco one of the greatest and most progressive municipalities in the whole world, and hasten its coming by looking forward to it; believing in it, and talking convincingly of its merits to those we meet—and we have no conception of how soon we shall open our eyes and see its realization.

Our subject for discussion is "The Future of San Francisco." Some of the benefits to be derived from the completing of that stupendous undertaking, the severing of two continents, and the opening of the Panama Canal, we shall be glad to hear of from Mr. Seth Mann, after we have seen a few pictures showing us how Uncle Sam is doing the work itself.

MANN CONTENTS FOR A CANAL UNCONTROLLED BY RAILROADS

Traffic Bureau's Counsel Explains the Vital Necessity to the City's Trade of
Keeping the Sea Routes Open.

Mr. Mann presented what must always be regarded by those that heard him as a notable contribution to popular understanding of the economics of transportation as they affect the growth and position of San Francisco among the cities of the world. He said:

Mr. President and Gentlemen of the Merchants' Association: No one can look upon these pictures of the work in progress on the Isthmus of Panama and not feel a thrill of admiration for the enterprise, the splendid optimism and dynamic force of the great people that have undertaken and will soon accomplish this prodigious task. The fabled labors of Hercules are stories of an idle hour and the Pyramid of Cheops the play of children compared with this modern marvel of national power.

The building of the Panama Canal is new proof of the solidarity and perpetuity of this nation. We win where another failed.

The completion is now in view. Colonel Goethals, the engineer in chief, states that the canal will be completed December 1, 1913, and opened January 1, 1915, allowing a year for practical testing and the finishing work.

In three years the canal will be an accomplished fact and in four years the ships of the world may pass in safety from sea to sea and San Francisco

will be 8200 miles nearer to New York in continuous sea carriage than it is to-day. (Applause.)

Four years is a brief period as the world moves and San Francisco must put her house in order if she is to be ready to welcome the great commercial advantages that will soon be knocking at her door.

Advantages are Beyond Prophecy.

The advantages of the canal to this city, to the boroughs of San Francisco Bay, (applause) to the Greater San Francisco that is to be (applause) and that should come into being long before these four years have elapsed, if the full benefits are to be shortly realized, are probably not capable of complete enumeration. There are no prophets who may predict the farthest reach of a great historical epoch, a world's work such as this. There are, however, some advantages to Greater San Francisco that are substantially certain to follow.

First and most important is the controlling effect upon transportation tariffs between the Atlantic and Pacific Coasts. The canal by facilitating the movement of water-borne traffic between these coasts will serve to maintain ocean rates at a true sea level basis and consequently the terminal rail rates at a true water competitive scale.

Secondly, direct steamer service from European ports to San Francisco will bring to California

The Eastern merchants are now alive to the necessity of protecting and encouraging independent steamship lines between the coasts. They appreciate that the sea level rate is their commercial safeguard.—Seth Mann.

the intelligent white labor needed on the farms and in the orchards and vineyards. (Applause.) It will also bring to San Francisco imports for distribution eastward which have of late years moved chiefly through the port of New York.

Thirdly, the restoration of the American merchant marine (applause) which will fill this harbor, this inland sea, with American built ships carrying American goods under the American flag to the ports of the world. (Applause.)

Fourthly, and as a natural corollary, the development of our splendid inland water ways, the dredging of the Sacramento and San Joaquin Rivers so that navigation into the center of these great and fertile valleys may be open the year around. (Applause.)

Competition of the Sea.

As to the first of these advantages, the canal as a regulator of oceanic freight rates, San Francisco will not enjoy the heritage of the Golden Gate until the rates between the two coasts are made on the basis of sea level rates which themselves must be fixed by free and untrammelled competition on the sea.

The rail carriers publish tariffs carrying less rates from Eastern defined territory to cities situated upon the Pacific Coast than apply from the same points of origin to intermediate points, although these points are nearer the points of origin than the Coast cities are. These lower rates to the Coast cities are called terminal rates and are justified under the long and short haul clause on the theory that different circumstances and conditions exist at the Coast terminal from those existing at the intermediate points, to-wit: competition of water carriers.

The rail carriers say that they might lawfully charge rates on a mileage basis to the Coast cities that would be higher than those to intermediate points, but if they did so the bulk of the Coast traffic would go to the sea. So rather than lose the business, they make a rate low enough to take the traffic from the sea and yet pay some little profit over the cost of the service.

Rail Carriers Interested in Water Freight Rates.

They may be permitted, though not compelled, thus to meet the sea rate provided the rail rate is not below the cost of the service. The rail carriers throughout the United States are accordingly vitally interested in the scale of water rates wherever these come into competition with rail rates, since the traffic goes to the water if the rail rate is too high to take the business.

The water rate fixes the rail rate,—yes, in theory. In practice the rail carriers fix the water carriers' rates at a point as high as it is safe to go, without attracting independent competition. The result is a rail rate presumably lower than might be lawfully charged but not so low as uncontrolled water competition would make it. (Applause.)

The railroads control substantially all Atlantic Coast lines, the Gulf lines, lines upon the Great Lakes and the Mississippi River. You are familiar with the steamship situation on the Pacific Coast. When the carriers advanced terminal rates, east and west both in fact January 1, 1909, the sea rate, after a decent pause, advanced likewise. (Laughter.) It is a difficult situation. If I were a shipper instead of a humble practitioner of the law I should hasten away from the subject. But the Panama Canal is a waterway and San Francisco must see that it is not placed under the domination of the rail carriers as are the Great Lakes, the Atlantic Coast lines, the Erie Canal, the Mississippi River and other rivers not so far away. (Laughter and applause.) Let me direct your attention to a very significant paragraph of President Taft's Message just sent to Congress:

"I cannot close this reference to the canal without suggesting as a wise amendment to the Interstate Commerce law a provision prohibiting interstate commerce by railroads from owning or controlling ships engaged in the trade through the Panama Canal. I believe such a provision may be needed to save to the people of the United States the benefits of the competition in trade between the Eastern and Western seaboards which this canal will be constructed to secure."

Railroad Business for Railroads.

Every patriotic citizen of San Francisco will urge the passage of this amendment. I believe that railroads should stick to railroad business and should not engage in water transportation at all. (Applause.) Certainly they should not be permitted to control the natural advantages of water communication. Free and uncontrolled

sea transportation through the Panama Canal will secure to San Francisco her natural heritage of sea level rates and rail rates made in competition.—Anything less will deprive her of a large part of it.

I confidently believe that the Panama Canal will be a free and open waterway and that its completion will assure to San Francisco a level of water rates to and from the Atlantic Coast based upon untrammelled competition among the sea carriers themselves. When this comes about it must follow not only that the sea rates will be lowered to perhaps \$6.00 a ton, but also that the railroad terminal rates will drop by a fairly equivalent percentage. A reduction of the sea and rail rates of 25 per cent, which this would bring about would at once be of incalculable advantage to this port and would place San Francisco in an impregnable position commercially. Her area of distribution would be greatly broadened and her products and manufactures could successfully compete in a wider market.

If San Francisco is vigilant of her interests and stands for an uncontrolled Panama Canal her commercial future is assured. (Applause.)

Alliance With the Atlantic Coast.

The inter-mountain cases, which were initiated by the Spokane case, have recently been the subject of decision by the Interstate Commerce Commission. The effect of these decisions is to divide this country commercially into two great parts, one of which is composed of the Middle West and the Eastern portion of this inter-mountain territory which lies between the Sierra Nevada and the Rocky Mountains, and the other of which is composed of the Atlantic Coast and the Pacific Coast territory and includes such of the western portion of this inter-mountain territory as may be reached through distributive rates from the Pacific Coast cities. A commercial alliance between the great and powerful cities of the Atlantic Coast and the Pacific Coast cities is in progress of formation. The merchants of these Eastern cities, in the midst of the tremendous business activities that constantly surround them, had almost forgotten the coast cities as means of reaching the Pacific Coast is by way of ocean carriers. The Traffic Bureau of The Merchants' Exchange of this city has been active in arousing the interest of these Coast mercantile communities in water transportation to the Pacific Coast, and in the essential commercial alliance that must exist between the Atlantic and the Pacific Coast.

The Real Gateway.

This has given rise to an enthusiastic appreciation of the fact that under the rate making system decided upon by the Interstate Commerce Commission the Eastern cities may reach into the inter-mountain territory only by way of the Pacific Coast cities and that primarily their route is by way of the ocean to Pacific Coast ports and thence over the railroads into this disputed country. The Eastern merchants are now alive to the necessity of protecting and encouraging independent steamship lines between the coasts. They appreciate that the sea level rate is their commercial safeguard and that this rate can be obtained only by securing permanent freedom of trans-isthmian commerce from the control of the land carriers. They also understand, as San Francisco does, that this route to the interior is composed of two parts, one the ocean route, the other the rail route, and that while the ocean route is not under the jurisdiction of the Interstate Commerce Commission and properly so, the rail route is, and accordingly it is to the mutual interest of both coasts that the distributive rates out of San Francisco and the Pacific Coast cities should be maintained at a point as low as the rule of reasonableness will permit.

The attitude of the railroads will naturally be to maintain these distributive rates at as high a point as they can, and this for the same reason that they will seek to control competitive water carriers: for the reason that they desire to discourage water competition and to diminish the volume of water-borne traffic and to prevent the increase of the number of water carriers.

Trying to Close the Gate.

For example, if the rate from San Francisco to Reno on goods originating in New York could be kept so high that the sea rate, plus this distributive rate, would always be materially higher than the direct rate from Chicago or from New York by rail, the railroads would get all of the

business in such commodities and the sea carriers would carry none of it.

Thus, the San Francisco-Reno rate or any distributive rate out of San Francisco is, as it were, a gate which the railroad will always seek to close against water-borne traffic originating in the Atlantic Coast territory and which San Francisco and the Pacific and Atlantic Coasts must keep open in order that this trade may flourish and that San Francisco may enjoy the natural advantages that belong to her by reason of her location upon the Pacific Coast where waters of ocean and harbor meet. The co-operation of these powerful Atlantic Coast cities means much to development and growth. It must be a matter of constant vigilance to see to it that a dollar she buys as much transportation east bound out of San Francisco as west bound out of the great competing cities of the Middle West.

The canal being free from competing railroad domination, the steady growth of water-borne traffic between the Atlantic and the Pacific Coast is certain. Already there are signs of health observable. The firm of Bates & Chambers, in this city, are maintaining an independent line from San Francisco to Panama with sailings every ten days. If this line shall continue to succeed as it has, it will be ready to take advantage of the canal on January 1, 1915.

And let me say in passing, that by the sailing of these steamers the impossible has been accomplished. It has been stated over and over again, on the highways and byways, in seas and out, before assemblies of men everywhere, San Francisco and New York, and before the Inter-oceanic Canal Committee of the United States Senate, that it was financially impossible for Pacific Mail to operate steamers directly between San Francisco and Panama, and that the only way that they could accommodate the San Francisco freight or freight from California destined Eastern points via the Isthmus, was by steam that could stop at the Mexican and Central American ports, and that consumed from twenty to thirty days in a trip now accomplished by independent lines of the Chesapeake, and also by the Pacific Mail line itself, in four days of direct sailing. (Applause.) It is wonderful how, through the faith in American determination to perform, these difficulties disappear like the fog before the sunshine of the morning.

Competition is on the Way.

Mr. B. N. Baker, of Baltimore, who is a successful steamship man, stands ready to inaugurate an independent line between the coasts as steam dockage facilities at Panama and Colon have been completed. Such enterprises as this will encourage the building of American ships, which is America's greatest need at the present time. These will be ready to carry the traffic which will offer as soon as the canal is open.

The service by steam vessels through the Panama Canal will be fairly equivalent to transcontinental rail service and will accord to be of great advantage in the respect that it serve to relieve the rails of the stress of high prices which accumulates in times of high prospect of the problem of car shortage is a very grave one. There were times during the recent war when towns in the Dakotas were in actual danger of food and coal famine. James J. Hill that time said that the transcontinental rail would not be in a position to handle such accumulated traffic until \$5,000,000,000 had been expended upon them and they were double-tracked to the coast. The Panama Canal will pose of this grave danger, for the service through the canal will be substantially equivalent to rail service. The modern steam vessels are capable of carrying all commodities. Equipped as they are, with refrigerating plants they carry with safety any article which is the subject of transportation.

Beating Rail Time.

The Panama Canal will do away with two dangers; from boat to car and car to boat. This will bring about a saving of some six days, or about seventy-two hours for the unladen average vessel of the American-Hawaiian company at each end of the Tehuantepec route. An American-Hawaiian line operates a hantapepec railroad which crosses the Isthmus at Cruz to Puerto Mexico, a distance of 150 miles. The Tehuantepec route is some 1500 miles than the route through the canal, but it is

With the institution of direct steamer service it may be confidently expected that San Francisco will resume its position as the distributor of European goods in the territory tributary to California.—Seth Mann.

ditional sailing time is more than compensated for by the saving of time consumed in the two transfers, to say nothing of the advantage gained in leaving the cargo intact from port of origin to port of destination.

A conservative estimate of actual sailing time from San Francisco to New York through the canal is twenty days, and this is one day shorter than the average rail freight time between the two seaboard, which is twenty-one days.

The President recommends a canal toll of \$1.00 per net ton instead of \$2.00 as heretofore proposed. At this rate of toll the American-Hawaiian ships sailing through the canal should be able to carry freight profitably at \$6.00 per ton. They would no longer be obliged to make the generous divisions with the Tehantepec railroad that they are now required to pay. With a service such as this, substantially equivalent to rail service, and on a sea level basis of not more than \$6.00 per ton as against the present rate of \$8.00 or \$9.00 per ton, San Francisco has a right confidence to expect upon the completion of the canal a system of transportation by both sea and rail that will make her commercially pre-eminent.

A White Man's State.

Upon the opening of the canal, direct steamer service from European ports will at once be inaugurated. The most casual observer knows that the California farms, orchards and vineyards are in crying need of intelligent white labor to sow and cultivate and harvest the crops. The area of farming in California is limited and actually diminished from need of help on the farms. Intelligent agricultural laborers, men trained in the European fields, are being landed at Ellis Island, New York Harbor, by the thousands, but few of them ever penetrate into the country further than the Mississippi River. A direct line of steamers from Europe will bring to San Francisco some of this much needed class of labor and this will help to develop the great and productive valleys of the Sacramento and the San Joaquin, whose river flows through the Golden Gate. This advantage to San Francisco of the completion of the Panama Canal has already been pointed out by Hon. William R. Wheeler, who has made a particular study of immigration in connection with his duties as Assistant Secretary of the Bureau of Commerce and Labor and as a member of the Immigration Commission.

European Imports.

Some years ago there was a considerable tonnage of European imports coming into San Francisco for distribution eastward. This tonnage has markedly decreased. With the institution of direct steamer service between Europe and San Francisco it may be confidently expected that San Francisco will resume its position as the distributor of European goods in the territory tributary to California. New York has been the commercial metropolis of both the East and West. San Francisco in 1915 will begin to be, what natural law has designed her to be, the commercial metropolis of the Western coast. (Applause.)

The Merchant Marine.

"The building of the canal has given great impetus to the American demand for an American marine. It is not to be conceived that the American people will build this great water way at a cost of \$375,000,000, with an annual expense of upkeep and operation of \$3,000,000 to \$5,000,000, for the accommodation of foreign commerce carried in foreign vessels. The American people are now turning their attention to the restoration of the American flag upon the seas and what this people determines upon it accomplishes. (Applause.) There are but eleven American vessels engaged in foreign commerce; that is, over-sea trade, with a tonnage of 130,000 tons, while England has 11,517 vessels so engaged with a tonnage of 18,320,668 tons, and Germany has 2094 vessels with a tonnage of 4,110,562 tons. At the present time America has not ships afloat or under construction, or even under consideration, to develop the South American trade or any other,—so says Mr. Bernard N. Baker in his article in the "North American Review" of November, 1909.

Three Kinds of Treatment.

There are three principal plans under discussion. One is free ships which would authorize American citizens to buy ships in foreign countries and register them under the American flag for trade between American and foreign lands. The coastwise shipping laws prevent traffic between American ports moving in other than American ships.

Again, discriminating import duties are advocated, which would relieve commodities imported in American vessels from some portion of the import tariff duties.

Thirdly, mail contracts or subsidies to American vessels are powerfully recommended and urged. Mr. Baker, who has thought and written much upon this subject, advocates the giving of lucrative mail contracts to American vessels under the Congressional Act of March 3, 1891, which authorizes the Postmaster General to make such contracts with American citizens for carrying mails on American steamships between ports of the United States and ports in foreign countries as will in his judgment best subserve the postal and commercial interests of the United States. This statute authorizes a graduated payment up to \$4 per mile for the distance covered in such mail service.

Admiral Robley D. Evans says unless the Panama Canal develops American ships entirely independent of railroad ownership, by subsidy or free tolls if necessary, this great enterprise will prove a national burden instead of a national blessing.

Canal Will Bring Shipping.

The Panama Canal will develop American ships entirely independent of railroad ownership, whether by subsidy or otherwise.

The American people do recognize the necessity of an American merchant marine in view of the opening of the Panama Canal. President Taft in his last message says:

"Unless prompt action be taken the completion of the Panama Canal will find this the only great commercial nation unable to avail itself in international trade of the great contribution to the means of the world's commercial intercourse. . . . I cannot too strongly urge upon the people the passage of measures by which subsidy or other subvention adequate to guarantee the establishment and rapid development of an American merchant marine, the restoration of the American flag to its ancient place upon the seas."

We may confidently expect, therefore, that within the ensuing four years ships will be built under government assistance, if necessary, and that the American flag will resume its place upon the high seas. The harbor and docks of San Francisco will then be crowded with ships bearing the American flag and carrying cargoes to and from the ports of the world.

Improve the California Waterways.

The natural corollary to the upbuilding of the American marine is the development of our inland waterways, the dredging of the Sacramento and San Joaquin Rivers so that navigation into the hearts of these great valleys may be open the year around.

The prosperity of San Francisco goes hand in hand with the growth and development of these fertile fields. It is a matter of congratulation that this Association has undertaken the excellent work of bringing San Francisco and its merchants into closer personal relations with the merchants and producers of these valleys. We have seen in late years, through horticultural fairs and exhibitions held in different parts of the State from Auburn to Tulare, that these valleys are capable of producing citrus fruits of as high grade as any raised elsewhere. The successful planting and cultivation of orange orchards in the San Joaquin Valley is a demonstrated fact; and all these fine fruits will pour their golden fragrance through San Francisco to the cities of the world. To the development of these great waterways the people of this city and State must devote their immediate attention if they would keep pace with the development of the waterborne traffic which must follow the completion of the Panama Canal.

William R. Wheeler in his last annual report to the Chairman and Governing Committee of the Traffic Bureau of the Merchants' Exchange, says:

"Chicago is pushing forward the Lakes-to-Gulf waterway. St. Louis merchants have recently established the Mississippi Valley Transportation Company, operating modern steam barges on the Mississippi River. Kansas City merchants have over-subscribed the capital stock of an up-to-date line of steamers on the Missouri River, and last summer sent an expert to Europe, a copy of whose report on the existing and prospective report on transportation on the German rivers the Bureau has just received. The merchants of Portland, Oregon, have been operating a line on the Columbia and the Snake Rivers, which has largely increased their distributive ability. We all know that Los Angeles is doing in the annexation and development of San Pedro harbor. San Francisco should get into line by urging upon our Congressional delegation the making of appropriations for the immediate improvement of the Sacramento and San Joaquin

Rivers, (applause) with a view to making them navigable the year round into the hearts of the great and productive valleys named after them. Such improvements are corollaries to the building of the Panama Canal,—for to water transportation, or rail rates controlled thereby, must San Francisco look for her trade advantages and consequent upbuilding in the future."

With these advantages which will come to Greater San Francisco through the completion of the canal, we may look forward to an era of great prosperity in the very near future. The canal will become the great leveler of rates. It will put San Francisco into direct ocean communication with the ports of the world. It will bring about the restoration of the American merchant marine, and as a corollary thereto the development of the inland waterways of the United States and of California in particular.

Unity and Community of Action.

These beneficent results need for their conception no enthusiastic optimism. They are as sure to follow as the night the day. It needs only capable, earnest and confident organizations, such as the Merchants' Association, to hasten their realization. Organization, unity and community of action are the great thought of modern times. Ten thousand men with unity of purpose can accomplish many thousand times as much as a single individual. This thought has come home to San Francisco more deeply since its new birth than ever before. The spirit of commercial brotherhood, which recognizes that a general trade advantage to a competitor is a trade advantage to all, has found a permanent abiding place in the hearts of San Franciscans.

It is this spirit that will bless you and make you great, so that the time is not far off when you may go upon your mountains and look down upon the city of your hearts and say in all sincerity, as the pure winds of the Pacific blow around you:

"The new San Francisco has been built upon a foundation of sound business principles and its prosperity is worthily won." (Applause.)

[Continued on Page 4]

GUESTS OF THE ASSOCIATION AT THE ANNUAL BANQUET

Officials of Cities Around the Bay and Representatives of Other Organizations.

Besides the speakers of the evening, the following officials and representatives of commercial bodies and newspapers around the Bay were present as guests at the Merchants' Association banquet on December 8th:

- Hon. T. L. Oddie, Governor of Nevada.
- Hon. E. J. Wolfe, State Senator.
- Mr. Warren Olney, Chairman Greater San Francisco Committee.
- Hon. Beverly Hodghead, Mayor of Berkeley.
- Hon. William Noy, Mayor of Alameda.
- Hon. C. M. Morse, President San Mateo Board of Trustees.
- Mr. Paul Pinckney, Secretary San Mateo Board of Trade.
- Mr. J. H. Wilkins, President Alameda Chamber of Commerce.
- Mr. E. S. Rake, President San Rafael Board of Trade.
- Mr. L. H. Newbert, President San Mateo Board of Trade.
- Mr. C. C. Custer, President Berkeley Chamber of Commerce.
- Mr. Daniel Crowley, President Oakland Merchants' Exchange.
- Mr. W. S. Mackay, President Oakland Chamber of Commerce.
- Mr. C. B. Daniels, Publisher Oakland "Enquirer."
- Mr. A. A. Denison, Secretary Oakland Chamber of Commerce.
- Mr. J. C. Williams, Oakland Merchants' Exchange.
- Mr. Friend William Richardson, Editor Berkeley "Gazette."
- Mr. T. C. Daniels, Editor Alameda "Argus."
- Mr. J. Sherman McDowell, Editor Alameda "Evening Times-Star."
- Mr. Thomas A. Gallagher, Editor Berkeley "Independent."

HENRY MORSE STEPHENS SHOWS THE TREND OF CITY HISTORY

Nothing Impossible About a Federation of the Bay Communities With the Neighborhood Spirit Carefully Preserved.

Prof. Henry Morse Stephens, of the University of California, discussed "The Consolidation of Cities on the Borough System, with Special Reference to San Francisco and the Cities of the Bay Region." He said:

Mr. President and members of the Merchants' Association: It was just two years ago that, with some trepidation, I ventured to address you upon a particular subject which, it seemed to me, was in no way whatsoever concerned with politics. I remember my trepidation because I firmly believe that a professor is best at home in his lecture room. I am afraid the average professor is in the habit of lecturing wherever he goes, and I can only say for myself on this particular occasion, as I did two years ago, that I will lecture as little as possible and remember, as far as possible, my old newspaper training, which taught me never to bore people more than they can bear. (Laughter.)

The Field of Fact.

The particular speech that I made on that occasion seemed to me harmless enough. I had realized, as I have always realized during my residence in California, that a professor in a State university has no right to express any political views whatsoever, and I believed that I was in the most innocent way merely voicing the general opinion of mankind with regard to urban development, not only in America, but in Europe. I thought that my eloquent friend, Mr. Elliott, who will address you to-night, had the monopoly of more or less argumentative point of view; and most emphatically I did not intend to argue, but, as a professor should, I intended to expound and state absolutely irrefragable truths.

Now, there is no doubt whatever, gentlemen, that there has been a recognition in recent years of what is called the principle of decentralization along neighborhood lines.

London Decentralizing.

It is a perfectly well-ascertained fact that in the great cities of the world that have become enormous aggregations of population, there had been lost the old spirit of neighborhood; and therefore cities like London and Paris have been deliberately decentralizing. These are facts, deliberately decentralizing. There are facts, London, for instance, had become such a vast aggregation of population that a body called the Metropolitan Board of Works had the management of all London outside of the small square mile which is known as the City of London; and the average citizen in that vast aggregation of population had lost all municipal interest whatsoever. Therefore, greater London, after being given a County Council, deliberately divided itself into twenty-four boroughs, and established a mayor in each borough, and attributed to each borough the neighborhood interest—that is, the care of schools and matters that concern immediate neighborhood life.

Similar arrangements had long existed in Paris. There, if you desire to get married, you do not go to the Mayor of Paris, but to the Mayor of your arrondissement. The great city of Berlin is now planning to take in a large amount of contiguous population; it is not going to make a Greater Berlin by sheer annexation and absorption, but is going to permit the continuance in the districts taken in of separate municipal control under suburban burgomasters.

I am even credibly informed that the great city of Los Angeles proposes to leave Pasadena and Long Beach some degree, at any rate, of control of neighborhood interest.

Some Local Control is Vital.

Now, it so happens that this particular matter comes right home to any plan that may be worked out by learned lawyers like Mr. Treadwell, or that may be devised by municipal statesmen like Mr. Elliott, for the making of Greater San Francisco.

It seems to me that it is not a question of argument; it is a question of life-and-death interest to those of us who live in Berkeley, San Francisco, that Berkeley shall have the control of its own schools. It cannot have control of its own liquor law, for the State takes care of that.

Therefore, it is, that a Greater San Francisco, if need be, must be organized, if Berkeley is to be part of it, upon the lines of the borough system.

Now, if I may refer back once more to my speech of two years ago, I want to point out that I met with considerable obloquy among my colleagues in the University of California, who were inclined to believe that I wanted to swamp Berkeley. I do not want anything of the sort. But I do believe that it is time that we should recognize that Berkeley is part of San Francisco. (Applause.) And as soon as we come to the more dangerous question so dangerous that I leave it entirely to Mr. Elliott—when we come to the dangerous question of Oakland, I merely want to remark that I think the Oaklanders do not understand what is meant by the borough system.

Not Annexation, but Federation.

Your President and myself were honored with copies of a communication from the Oakland Chamber of Commerce, within the last few days, begging us to say nothing about this terrible question, and attacking in strong terms any idea of consolidation, or, as they call it, annexation, to a city separated by natural features—I think it was the Bay—and generally protesting against the subject being brought up at this meeting to-night. I am quite sure that if the good people of Oakland realized that there was no danger of annexation, but that what was desired was a recognition of the principle everywhere else recognized that a system of separation weakens a city or a people, they would withdraw from their opposition.

You here in San Francisco do not desire to annex Oakland. Of that I am perfectly certain. What you do desire, if you have studied the borough system, is that there should be established a sort of Federal system in the real San Francisco that will provide for the handling of questions that concern the great body of population—some three-quarters of a million—that belongs to San Francisco, upon proper lines, while leaving each borough within it the management of its own neighborhood affairs.

The Neighborhood Spirit.

I confess that I greatly regret that Oakland has been taken in certain ruling passions. I think it is a pity that Fruitvale is not allowed to develop itself and come in eventually as a borough in Greater San Francisco. (Applause.) But I believe that the sound judgment of all students of municipal affairs to-day is a recognition of this neighborhood spirit of which I have spoken.

Now, it is a matter for statesmen and not for professors, to settle what particular matters are "neighborhood matters." I instance schools because it happens that my professional life is spent in education; and I am quite certain that the more your schools are managed within a small area, where you can be acquainted with the members of your school board and with your teachers, the better, as your school problems are an indispensable part of the lives of yourselves and of your interest in your children.

Boroughs in San Francisco.

Let me develop this point just a little further; and here I venture to repeat the words which drew down upon my devoted head some very severe remarks upon the part of Mayor Taylor two years ago. I said then that I believed that there never could be a successful consolidated San Francisco on the borough system unless San Francisco itself resolved to go into the borough system.

There are three perfectly definite unities in San Francisco, which should look after their own local neighborhood affairs. There is the Western Addition, with its particular interests, largely as a residential district; there is the great business district, the heart of the city, with the waterfront, which forms a perfectly definite municipal district, which does not need schools, but needs a great deal of police. There is further the Mission, with its own problems, and with its own civic pride.

As a dweller on the other side of the Bay I read with intense interest the result of the voting

on the recent charter amendments in the City of San Francisco; and I do not believe that a more intelligent body of voters could possibly have been cast. I was particularly interested in the way in which the Mission voted on those various matters, and was again convinced that you can perfectly well leave the Mission district to develop into a borough with complete control of its schools and its parks and its own affairs.

Old Way was Wrong.

I believe that the wisdom of your ancestors showed you the practicability of federation.

The old way of enlarging cities was to take in district after district, neglecting all neighborhood rights, and making great unwieldy municipalities, which could only be managed by professional politicians. The new way of making greater cities is not by making a great unwieldy municipality, but in recognizing a sort of federal relation—if I may call it so—between the different neighborhood boroughs and the central city government.

There are some things that obviously are best managed on a large scale. The affairs of the United States are, for instance, very skillfully divided by the wisdom of the makers of the Constitution between the Federal authority and the State authorities.

Do you mean to tell me that there is not a sufficient number of intelligent citizens in San Francisco, Berkeley, Oakland, and Alameda, and in the new rising manufacturing suburb of Richmond, who can solve the problem of what matters belong to the central government of Greater San Francisco, and what matters should be left to the individual neighborhood boroughs? It is none of my business to try to solve problems which must be met, as I have said, by statesmen. They are great problems, but I am quite certain that they can be solved. All of you here present have read at some time at least some part, if not the whole, of those masterful papers of Madison and Hamilton, in "The Federalist." We face the same problem as the makers of the United States Constitution. It is for statesmen to determine what matters should be dealt with by the central government of Greater San Francisco and what matters should be dealt with by the local governments of the separate boroughs.

Sentimental Objections.

These practical matters must be determined by statesmen like Mr. Elliott, and legal questions must be solved by Mr. Treadwell and men of his profession; but perhaps it is not entirely out of my province to dwell for a moment on the sentimental objections that have been made to the making of a Greater San Francisco; and it is an embarrassing thing to do.

There are many "Oaklands" in the world—many Oaklands in the United States. "Oakland, San Francisco," is quite as distinctive an address as "Oakland, California." "Berkeley, San Francisco," is quite as distinctive an address as "Berkeley, California"—in fact, I might say more distinctive, for everybody knows where San Francisco is. (Applause.) It would almost be a geographical index for Oakland, Berkeley and Alameda to have their post-office address, "Oakland, San Francisco," "Berkeley, San Francisco," and "Alameda, San Francisco." It would show the world exactly where in California these places were situated. (Laughter and applause.)

Local Character Preserved.

And, gentlemen, as to loss of identity: Isn't it absolute nonsense to talk of it? Those of you that know London know perfectly well that Kensington and Islington and Westminster and the rest of them are all in London. Have they lost their characteristics? Those of you that know the Greater New York, know perfectly well that you still write letters to Brooklyn, New York. You are perfectly aware that Allegheny City is within Pittsburgh, but it is still Allegheny City. The idea of the disappearance from the map of the boroughs of San Francisco is a phantom conjured up by those who are opposed to the modern and inevitable result of the tendencies toward concentration of large bodies of urban population. (Applause.)

Once more to repeat: I believe in the borough system, because it is shown to work well in many modern cities; and because those cities that were so unfortunate as to have been consolidated before they had thought of it, have since then gone back to the borough system; and, as I have said, in the instance of London, they now have twenty-four Mayors of London in addition to the Lord Mayor of London himself, who rules over the one square mile that forms the business center of the city.

Wherever you go in Ancient Europe the romance is the romance of the past. But here the romance is not only of the past; it is the romance of the future.—Henry Morse Stephens.

Nothing Impossible about it.

And if London can go back, surely San Francisco and Berkeley and Oakland and Alameda can go forward. If it is possible for the somewhat pig-headed Englishmen to recognize that they have made a mistake and therefore go back to the basis of neighborhood life, surely it is possible for you to go forward and to realize the necessity of concentrating in such matters as law, courts, police, finance and engineering; while leaving to your local boroughs the handling of schools and the question of the liquor trade,—in fact, the latter matter must be left alone in Berkeley anyway, by the law of the State of California.

The point then, that I would make is this: that the whole argument for the making of the Greater San Francisco on the borough system can be considered from a strictly legal and statesmanlike standpoint; and that the sentimental point has nothing in it in opposition; it is all in favor of making a Greater San Francisco.

Welcome for San Franciscans.

I wonder how many of you realize the charm that "San Francisco" possesses all over the world. It was only last year that I was in Europe and I found if I mentioned the fact that I came from Berkeley, San Francisco, it was a sort of note of introduction. In Spain, where I went mainly to collect documents on the early history of California, I was looked at with suspicion when they found I came from America, but they treated me with open arms and open hands when it was learned that I came from California, and from San Francisco. (Applause.)

When I visited the lovely, stricken city of Madrid, I made my way through conditions that reminded me of conditions some four years ago in this city. I was reminded again and again and again of the problems that met us all in 1906; and when I reached my hotel, which reminded me so much of the little St. Francis, built as it was in the Square, I remember being told that all the rooms were occupied—no place for me; but when I said I was from San Francisco, there was enough. They found rooms for me, and in every way were desirous of learning how this city had surmounted the terrible problem which they themselves were then engaged in surmounting.

The City of Living Romance.

Do you realize that wherever there is an intelligent person in this world there is a knowledge of San Francisco? It sometimes seems to me strange that one like myself, who has come from a foreign land, should have to bring home to you the real romance of this wonderful city. You do not seem to know it; you do not seem to know—if you will pardon me for saying it—your own history. The rest of the world realizes that here is the one spot on the whole earth, the one ultimate spot, where Spanish civilization moving northward from Mexico, and English civilization moving across the plains, met. The rest of the world knows what you do not realize for yourself—that this is the last home of romance.

All over the world the romance is of the past. In Athens and in Rome, in Seville—wherever you go in Ancient Europe, the romance is the romance of the past. But here the romance is not only of the past; it is the romance of the future.

The Last Great Problem.

Here, facing the Pacific Ocean, must be solved the last great problem that faces the world. Here there must be a great city, which will not merely represent business and trade and commerce; which will not merely strive for the control of the whole commerce of the Pacific Ocean, but which will stand for higher ideals; it must stand for better civilization. And how better can such problems be approached than by the wise grappling with these immediate civic problems that face us all? How better can it be done than by recognizing that the world does move? and that it moves in the direction of improvement? As I speak before you here, I sometimes think of that wonderful sentence of Milton where he says, "He I see in my dreams a mighty and puissant nation;" and, indeed, here I see a mighty and puissant city—a city with inhabitants whose very names recall romance in the past, whose actions in these last few years have brought upon them the attention of the whole earth; a city that all men want to visit—be it for an exposition or not; a city that attracts the attention of every one as the keynote for the new problems that are facing us, a city that has within itself the great possi-

bilities of a great future. And therefore it is that I, who confess to being a historian by profession, and an idealist by nature, like to come and talk to you men that are fighting the battles of busi-

ness; and that are trying to bring about in your way your new city, and to tell you that we that study the past and we that dream of the future are ever with you, heart and soul. (Applause.)

TREADWELL SHOWS WHAT LAWS MUST PRECEDE FEDERATION

Constitution Should Be Amended, and There is Just About Enough Time Left Before the Panama-Pacific Exposition.

Mr. Edward F. Treadwell gave a lucid exposition of the "Legislation Necessary at the 1911 Session of the Legislature to Enable Consolidation by 1915." He received the closest attention throughout. He said:

It is difficult to consider the particular phase of the topic of the evening which has been assigned to me without either making the discussion too technical to be understood by the general public or too general to be of any practical benefit, and I shall therefore ask the members to pardon me if I err in either direction in the remarks which I am to make.

The proposed consolidation of the Bay cities into one metropolitan present questions of some nicety from a legal and legislative standpoint. As you know, the City and County of San Francisco holds a unique position among municipalities of the State. It not only has the general characteristics of a municipal corporation but is also a county, or one of the political subdivisions of the State.

Cannot Now Enlarge a County.

At the present time we have laws upon the statute books of the State by which outlying territory may be annexed to an existing municipality, but we have no law by which territory may be annexed to a consolidated city and county government; in other words, no law by which the territory of a county may be enlarged. In the same way we have a law by which neighboring municipalities may consolidate into one municipal government, but we have no law by which one municipal government may consolidate with a consolidated city and county government. From this it results that before the proposed plan can be carried out some legislation must be enacted adequate to meet the peculiar situation that confronts us.

Before determining what legislation may be enacted in order to effect this object we must first examine the Constitution of the State and see whether or not the Legislature is authorized to enact the desired legislation. We find that the question of the formation of consolidated city and county governments was a matter before the Constitutional Convention of 1879, and the matter was quite thoroughly discussed, with particular reference to the possible formation of city and county governments around the Bay of San Francisco.

The convention already had before it an example of such a city and county in the City and County of San Francisco. That city and county was created by the Legislature by consolidating into one municipal government the old City of San Francisco and that part of the County of San Francisco, which is at present a part of the City and County of San Francisco; the remaining part of the County of San Francisco which at that time extended clear to the San Francisco Creek being added to the County of San Mateo.

A Doubtful Matter.

As a result of the discussion there was finally embodied in the Constitution a brief provision to the effect that

"city and county governments may be merged and consolidated into one municipal government with one set of officers, and may be incorporated under general laws providing for the incorporation and organization of corporations for municipal purposes."

A casual reading of this provision and a liberal construction of it would seem to indicate that the Constitution had delegated to the Legislature almost unlimited power in the formation of such consolidated governments; but when the provision is subjected to scrutiny it will be seen that it authorizes the consolidation undoubtedly of existing cities and existing counties into one municipal government, but that it does not, in words, authorize the consolidation into one municipal government of a part of several different counties.

In other words, it is argued that by the con-

solidation the entire county government must be merged in the new consolidated government, and if only a part of a county were taken, as is proposed in this case, the county government would not be merged in the consolidated government, but simply a portion of its territory would be included therein. Personally, for reasons which it is unnecessary to discuss at this time, I do not share in this narrow construction of the constitutional provision, but for the purpose of this discussion it is sufficient to say that other attorneys, who have given the matter attention, feel that the question is a doubtful one at best.

The next obstacle we find is that the Constitution puts certain limitations upon the formation of new counties. The Constitution originally provided "that no new county shall be established which shall reduce any county to a population of less than eight thousand; nor shall any line thereof pass within five miles of the county seat of any county proposed to be divided."

Increasing the Difficulty.

At the last election on this provision was amended so as to provide that the county divided shall not be reduced below twenty thousand and that the line of the new county must not come within five miles of the exterior boundary of the city in which is located the county seat of the county. If this provision applies to the formation of a new city and county, then it results that the city and county could not be formed if it reduced San Mateo County or Marin County below twenty thousand inhabitants, or in case any line thereof came within five miles of the exterior boundaries of Oakland, Redwood City or San Rafael. As it will probably be necessary to do both of these things in the formation of the proposed City and County of San Francisco, the importance of this question is at once apparent. Again, it will be seen that personally I do not believe that the provisions of the Constitution referring to the formation of new counties have any relation whatever to the consolidation of city and county governments under the authority of the Constitution. But here again it must be admitted that there is room for a decided difference of opinion, and it would be folly to attempt an undertaking of this magnitude with the entire basis of the consolidation resting on a proposition which at most is doubtful and uncertain.

For these reasons the general opinion of those that have given the matter consideration is that before any legislation can be enacted authorizing the consolidation in question the Constitution must be amended so as to remove these difficulties.

Just About Time Enough.

Such an amendment can be adopted by the Legislature at the coming session in 1911 and can be voted upon by the people at the general election in 1912, and we shall then be in a position to enact the necessary legislation to authorize the consolidation at the Legislature that meets in 1913. It is too early at this time to consider the exact form of the legislation which should be enacted at that time, but in a general way a general law should be framed under which any territory in the State surrounding the larger cities, such as San Francisco, Los Angeles and Oakland, may be merged into one consolidated government. The question as to the formation of such government should be left to the vote of a majority of the persons residing in the territory proposed to be consolidated, and the vote of a majority of the persons residing in each of the cities affected thereby. In the same way the government of the consolidated city and county should be by a freeholders' charter adopted by the people of the municipality.

Get Ready for It.

The only other important provisions to be embodied in the legislation would be to provide for the division of the debts, liabilities and prop-

The question as to the formation of such a government should be left to the vote of a majority of the persons residing in the territory and the vote of a majority of the persons residing in each of the cities affected thereby.—E. F. Treadwell.

city of the counties divided by the consolidation, and for the assumption by the consolidated government of the bonded indebtedness of the various cities and towns merged therein.

Such an enabling act can be enacted by the Legislature in 1913. The consolidation can be effected by a vote of the people in the same year, a board of freeholders may be elected, and a charter framed and adopted by the people and

ratified by the Legislature immediately after the first of January, 1915, so that when in 1915 the fleets of the world pass through the Panama Canal and sail through the Golden Gate, they will find upon our shores one contented and united people, all giving allegiance to the metropolis of the West, the fifth city of the United States—San Francisco—One Million by Nineteen Hundred and Fifteen. (Applause.)

ELLIOT DECLARES IT WOULD SAVE THE SUBURBS MONEY

Area of Congested Values Would Pay the Heaviest Taxes and Most of the Funds Would Be Spent on the Outskirts.

Hon. A. H. Elliot, of the Oakland City Council, spoke upon "The Advantages to Cities and Towns in Alameda County of Consolidation of All the Cities Around San Francisco Bay." His address follows:

I regret exceedingly that I do not come here to-night with proper credentials as the representative of the people upon the other side of San Francisco Bay. The question under discussion is too important viewed with regard to the ultimate welfare of all of us, to admit of the slightest misunderstanding as to the existing facts. I can only claim, therefore, to be expressing my own personal views and especially careful must I be lest in any way what I shall say shall seem to be even a semi-official utterance.

Over two years ago I was honored by an invitation to speak upon practically the same subject before this distinguished body of San Francisco merchants. My views then expressed have undergone no substantial change except that I am to-night more convinced than ever that it is the obvious civic destiny of the people around the Bay, to unite under some form of administrative unity. (Applause.)

Largest Disunited Community.

How long can we afford to look askance at the progress of events? It is said that we have here the largest urban community in the world, not linked together by some common form of municipal government. On the east side of the Bay, Oakland and Berkeley have grown together until, in the words of the classical student of Berkeley, the line of demarcation has vanished into a mathematical concept without length, breadth or thickness. And if you went out to-night and tried to find the line between Oakland and Berkeley, the only way you could find it would be by looking at the people, and if you saw a high classical brow, you might imagine that you were on the Berkeley side of the line. (Laughter.)

A narrow canal divides Alameda from Oakland. The people of the two cities have been growing gradually up to the banks of that canal, and so desirous are they now of commingling that, not satisfied with bridges, they have projected a plan for digging a tunnel under it. In fact as well as in name the people of these three cities are one people.

Joined by the Bay.

We are told that San Francisco is not contiguous to the cities across the Bay, and they point to the Bay of San Francisco as a natural obstacle dividing us one from another. We have said before and repeat it again, not only is the Bay of San Francisco not a dividing line, but it is the very thing that draws us together. It is the nexus that binds, and not the geographical thing that separates. And upon the bosom of San Francisco Bay there rides a system of transportation which enables me to say to-night without fear of contradiction that you can actually go from the Ferry Building in San Francisco to the Court-house in Oakland in less time than you can go from the Ferry Building to the outlying districts of San Francisco itself; and in every sense San Francisco is as much contiguous to the cities across the Bay as portions of itself are contiguous to one another.

Practical Basis of Confederation.

Consolidation or confederation does not rest upon a basis of mere sentiment. Some emphasis must be placed upon the economic side of the question. Why do we organize a municipal government at all? We believe that we have certain well defined interests in common, which can be better managed by some centralized system of management. And when we say "better man-

aged we mean more economically managed. Any good citizen has the right—yes, it is his duty—to ask "what am I getting for the money I pay in as taxes?" We must not ignore the question, nor fumble it nor attempt to answer it by waiving our arms about our heads and hurrahing for Berkeley, or Oakland, or Alameda, or San Francisco.

Who hold that a municipal government exists for the sole purpose of hurrahing to its citizens in return for the taxes they pay in, cannot well defined things; education, health, police protection, fire protection, streets, sewers, parks, playgrounds, and so on down the list. The chances for good or bad municipal management are as varied as the business problems that confront the American business man. Waste, extravagance, bad systems, ignorance of economic laws—a thousand things, effect the general result.

More Service for Less Money.

Now, where do we stand, viewing this question from a purely economic basis? The time has passed when you can propose a new plan without having to answer the question, "Can you show me whether this thing is going to pay?" and "what am I going to get for my taxes?" And when that question is asked it will not do to shuffle it or set it aside, nor will it do to throw our hats in the air and say "Hurrah for Berkeley, Oakland, Alameda, or San Rafael," but we must meet the issue fairly. We find that consolidation is in the air; it is the spirit of our modern commercial enterprises. Why? Because your modern business man has discovered that when he consolidates two industries he can eliminate waste and he can increase efficiency. We have also found in the world of politics—and the Greater New York stands as an example—that when the plan of the Greater New York was proposed, it was pressed upon two grounds: First, it would increase efficiency in government; and, secondly, it would lessen the tax rates in the surrounding districts.

We assert positively that the experiment has proved to be a success in both points as well as upon others that will hereafter be alluded to.

We have heard no one claim that from an economic point of view, the consolidation of Berkeley, Oakland and Alameda, under one form of municipal government, would not be a good thing. The unnecessary county government is saddled on the backs of these three cities enough to bear them down like the mistresses on the back of Shakespeare's royal merchant. We have enough government on our side of the Bay and to spare. It is enjoyable but expensive. When shall we shake it off?

Municipal Coquettes.

Oakland has made a good attempt, which ended in failure. We made a serious proposal to Berkeley, but the classical maiden, shy but calm in the moment of our wooing, took off her specks, wiped off the Grizzly Peak fog, looked across the Bay of San Francisco and said: "Thank you, I have other prospects." (Applause.) And during all this time I am very reliably informed sweet little Alameda has been turning her back on her school-fellow across the canal, and has been waving her little lace handkerchief in serious flirtation with the City of San Francisco on the hills.

The same arguments that were brought forward to justify the attempt to consolidate the three cities across the Bay, can now be used to show the advantages that will accrue to all the cities and towns in the Greater San Francisco.

Every city and town whose feet are washed by the waters of San Francisco, should be brought under one administrative plan of municipal management. We cannot claim that the government of San

Francisco has in the past been either the best or most economical. In fact, we believe that the government has been an extravagant one. And yet, notwithstanding the admitted extravagance, the tax rate in San Francisco has been lower than that of any city and town that would be included in the proposed federation. We realize that the comparison of tax rates without also a comparison of the various systems of valuation of properties, may be misleading, but many citizens pay taxes on both sides of the Bay and can testify to the increase as you go outside the large city.

A Saving in Governments.

The reason for this state of things is not hard to find. San Francisco supports but one form of government. All the other cities and towns have a county government to maintain as well as their respective city or town governments. All the cities and towns are governed with too many officials. We are as much governed by a people as the inhabitants of China, and we ought to see that government is too expensive to have so much of a stock on hand. Let us drown some of our petty governments in the beautiful bay that lies between us.

It is easy to stand point at the advantage from a purely economic standpoint that lies with the smaller cities and towns. I should hesitate to advance an argument that shows clearly the advantage to our cities and the disadvantage to San Francisco, of the proposed confederation, were it not for the fact that this city is our host to-night, and we must assume that you will not be frightened by our frankness.

Effect on Taxes.

The property that pays the largest share of taxes in any city, is the property lying in the most congested business section of the city. Obviously the most valuable property will be found in the down-town section. Therefore, property that is spread over a small portion of the geographical area of a city contributes the largest portion of the taxes. On the other hand, less of the taxes are spent proportionately on the down-town section of the city than upon any other section.

This is apparent when we look into the matter. There are no schools, parks, playgrounds, municipal buildings in the congested business district. It has been said often without contradiction, that a small section of the Wall Street part of New York pays enough taxes to support the entire government of Brooklyn. The taxes on one building alone in that section could pay for the replacing of all the public improvements in the section, should those improvements be wiped out in one night.

Center Improves the Suburbs.

Where does the money go that is raised by taxation on business property? An examination of the budget of any large city will answer the question. The money is spent on the streets, sewers and public improvements generally that lie in the suburban districts of the city. We do not complain of this condition of affairs. It is proper that it should be so. We are simply presenting the argument as it unfolds before you.

As could easily then have been predicted, after the formation of the Greater New York, Brooklyn's tax rate was reduced as soon as she began to share in the taxes secured from the rich business district of Manhattan and she had more money spent upon her public improvements. The good people of Brooklyn fought consolidation. Ask them now whether they believe in consolidation. The proof of the pudding lies in the eating to these people who do not think ahead of the arrival of events, and Brooklyn is now feeding fat on the pudding.

How it Worked in New York.

Now, when this argument was made two years ago, I might say right here that we were challenged and it was asserted freely that the argument was all right in theory, but that it would not work out in practice. I have made it my business, since I was going to repeat it to-night, to find out in one instance, to-wit, Greater New York, whether it worked out in practice. I wrote, therefore, to the Mayor of New York, and asked him for the facts. He gives the facts, and he makes them short and to the point. Here is the letter I received from him:

CITY OF NEW YORK,
Office of the Mayor.

Dear Sir:—Your favor of November 19th is at hand. All of the outlying districts which were brought in were financially benefited in this way,

Under the borough system of government we must find a way whereby those cities can preserve complete local autonomy in those matters that are of purely local concern.—Hon. A. H. Elliot.

that their tax rate fell from about \$2 in the hundred to about \$1.75—

I would like to stop right there, but I am going right on, because I believe in arguing the question the same way on both sides of the Bay. —whereas the rate in old New York went up from about \$1.50 to the latter figure.

Very truly yours,
W. J. GAYNOR, Mayor.

Now, there are the facts in the case; there is the absolute situation.

Advantage to the East Side.

We come now to the crux of the economic argument in favor of consolidation from the point of view of those on the east side of the Bay. A portion of the taxes levied on the congested business section of San Francisco would necessarily be apportioned to and spent in the suburban sections of Oakland, Berkeley and Alameda. Of course, the business section of Oakland would also make a big contribution and therein lies the advantage to Berkeley and Alameda of union with Oakland, as we have before argued.

Let us be accurate and say that the business property of both San Francisco and Oakland would unite to build up the outlying sections of the Greater San Francisco until we should have around this Western Bay of Naples the best improved urban district to be found in the whole world. When we combine our invested capital, reduce our operating expenses, and improve our joint property, we shall begin to realize our strength and power. Then we shall indeed wonder why we ever persisted so long in trying to find strength in disunion—power in wasted and unorganized municipal forces.

If our whole plan of organization rested on the economic phases of the question alone, San Francisco might, in view of the arguments just made, shy at a bargain that proposed to utilize her large business section to improve distant residential sections.

General Economy.

The reduction in operating expenses, however, and the increase in efficiency over the entire district included within the consolidation, are attractive to San Francisco. The reduction in the number of officials alone will be a large item. It may be that the politician does not view with pleasure a reduction in the number of officials. He is not so much interested as you business men in cutting down the expenses of government. One treasurer, one auditor, one tax-collector, can do the work and fill the office of many. When money is saved in administrative expenses, it can be spent in public improvements. San Francisco will benefit by the general economy of government resulting in favor of her citizens and businessmen. This is sure to be a case where union not only results in political strength but also in governmental economy. We believe that the pocketbook will always be our citizen's tender point, and when we touch that point we are bound to arouse interest. A confederation of all the cities and towns around the Bay means reduction of tax rate unless we assume that experience and logic are unsafe guides.

Preserve Local Identity.

However, with centralization in matters of general administration, there must be decentralization to the extent of preserving the traditions, the local characteristics and local control of the cities and towns in the confederation. As citizens we are proud of Berkeley, Alameda, Oakland, San Mateo, Richmond and the other places. We wish to devise a system of general administration that will keep alive the splendid traditions of these places. Even the names should be preserved as descriptive of the territory.

We would not do away with the name Berkeley. Westward indeed has the star of empire taken its way, until to-day it stands poised in the heavens above the little College Town of Oakland, which always has been known as the City of Oaks—its people as stout-hearted and loyal as the trees which once covered its plains. Beautiful Alameda with a name suggestive of the early Spanish life of California!

Under the borough system of government we must find a way whereby those cities can preserve complete local autonomy in those matters that are of purely local concern. It must not be thought that the plan proposes that one city shall absorb another. After the consolidation, people will still continue to live under the same sky, to breathe the same beautiful air, to smile in the face of the same California sun. There is no sacrifice

of local civic patriotism. But there will be the added pride of being identified with a great community. We propose, then, a combination of local, neighborhood spirit and great civic patriotism—pride in local improvements, commingled with pride in large city achievements.

The Meaning of the City.

Now, we come to the argument that is not an economic argument, but which is the strongest argument in favor of the formation of the Greater San Francisco. What is your conception of municipal government? Why do we congregate in great American cities at all? My friends, I wish I had the power to describe to you the heart and soul of the coming American city!

Why, for a quarter of a century San Francisco has sat here, and Oakland has sat on the other side of the Bay, and we have not yet reached the point where we can furnish our citizens with pure cold water. (Applause.)

Within the range of human sight there is a great chain of mountains, upon the surface of which falls the purest water that ever flowed, and the lips of man. We propose a federation and combination which makes it possible by municipal enterprise, by the massing of municipal capital, to impound that water by a system of municipally owned and municipally controlled works and bring it down from the mountains and distribute it through various municipal systems, municipally owned and municipally controlled, to the thirsty citizens on both sides of the Bay. (Applause.)

The Vital Matter of the Waterfront.

Now, where is your economical argument when placed beside a conception of that kind? And the Greater San Francisco—is there work for her to do? I point to San Francisco Bay, the Western Bay of Naples. For one, and I say it very frankly, I am not in favor of the long distance operation of San Francisco's waterfront; and I hope that Oakland will persist as she has now defined the policy of owning and operating and developing her own waterfront in her own way for the people of that side of the Bay. But, gentlemen, when the Greater San Francisco shall have been a fact, when Greater San Francisco shall rise out of her ashes really great, then we will point to this part of San Francisco and we will say that it is about time now for the symmetrical and systematic development of San Francisco Bay to begin, and it is about time that that development shall proceed upon lines which shall give to every city and town the feet of whose streets are washed by the waves of San Francisco Bay the proper proportion of development of that Bay; and we hope in future we shall have a system of wharves and docks municipally owned and municipally controlled second to no city on the face of this earth. (Applause.)

Why, it is the glory of Greater New York, not that she is given a more efficient form of municipal management nor that she has reduced the tax rates in the surrounding cities and towns, but that she has had the expenditure of great sums of money, and with a great funded debt on the municipality itself, secured the control of a large part of her waterfront, and is now operating that waterfront for the benefit of her entire people.

Union of the Oceans and the Cities.

Gentlemen, we have heard of the opening of the Panama Canal to-night. For centuries, these two great oceans have been kept apart, and they are now to be brought together by American genius, which throws aside old machinery, which makes the Culchra cut possible, and arouses commercial enterprise to success in this city. Now, we must prepare San Francisco Bay so that the commerce of the Atlantic may find safe anchorage here, and so that the commerce of the Orient may use the California as a station in its drift towards the East. And since we now contemplate, in 1915, celebrating this great event, since we propose having the Panama Exposition which shall celebrate the union of these two great oceans, let us also celebrate the union of the cities upon the east and upon the west sides of San Francisco Bay. Let us begin to dig the political dirt; let us set up the machinery, legal and otherwise; let us blast our way through the rocks; let us dig the canal, so that in 1915 all these cities shall stand together, brought together under one form of general municipal government.

And if you will not think me guilty of a sacrilege, I would suggest that you have been entertaining here to-night the Spirit of San Francisco. She stands here in Greater San Francisco pro-

nouncing a benediction. And this ought to be the benediction—these people around San Francisco Bay have been created as one; it is foolish to keep them apart;—"In Heaven's name, what God has joined together, let not man keep longer asunder." (Applause.)

COMMITTEE WILL PREPARE FOR NEEDED LEGISLATION

To prepare special legislation enabling the cities around the bay to form one municipal federation, the following Special Committee on Legislation has been appointed by the general Greater San Francisco Committee: Warren Olney, Edw. F. Treadwell, E. J. Wolf, Allen G. Wright, C. S. Webb, Curtis H. Lindley, Garret W. McEnerney, Jos. Rothchild, A. C. Freeman, John S. Partridge, Geo. H. Mastick, Chas. S. Wheeler, Gavin McNab, Beverly L. Hodghead, John F. Davis, W. B. Bosley, A. H. Elliot, Robt. T. Devlin, Wm. Thomas.

Considerable work was done by the General Committee previous to the 1909 session of the Legislature, but it was deemed wise to postpone submitting anything definite until the 1911 session. As this session is approaching, the General Committee considered it desirable that the matter be taken up and a definite line of action agreed upon, so that consolidation will be possible by 1915, in case any agreement is reached by the cities and towns around the bay to that effect.

SPITTING EVIL REMEDIED BY GOOD WORK OF THE POLICE

The American luxury sidewalk has been cost San Francisco lately, with the gratifying result that the tariff has proved generally prohibitive and the walks, in places, have been fit for human beings to use. Twenty-five ex-pertors whose fines did the general coffers fill, were arrested in one day and the deterrent effect on others was marked. The result is a more cleanly, attractive and sanitary city, for which thanks are due the chief of police. The Merchants' Association appealed to him early in December to enforce the law, and he did it, with commendable promptness. As an expression of due appreciation the Association has written him:

San Francisco, December 19, 1910.

John F. Seymour, Esq.,
Chief of Police, City of San Francisco,
64 Eddy Street.

Dear Sir:

Acknowledging receipt of your communication of the 10th inst, I desire to thank you, in behalf of our Board of Directors, for your prompt cooperation in regard to enforcing more rigidly the ordinance prohibiting expectorating on sidewalks. This will undoubtedly help very materially in keeping our streets in good condition.

Yours very truly,

L. M. KING, Secretary.

On motion of Mr. C. W. Hornick, adopted by a rising vote of all those present at the Merchants' Association banquet, the following dispatch was sent to the San Francisco delegation then at Washington endeavoring to secure the world's exposition for this city:

"Six hundred of San Francisco's business men assembled at the Merchants' Association banquet to-night, unanimously send you their heartiest encouragement in your splendid mission to secure the Panama-Pacific Exposition for the State of California, and Greater San Francisco." (Applause.)

THOROUGH REMODELING OF THE CITY'S SYSTEM OF ACCOUNTING IS PROPOSED

Experts Are Not Impressed With the Wisdom of Doing the Vast Business of a Municipality With Hardly More Than a Cash Book to Keep Track of the Costs and Results

The present system of municipal accounting in San Francisco, if it can be called a system, is admirably adapted to the strenuous work of paying salaries, but when it comes to enabling the average, or even way-above-average, taxpayer to discover whether he is getting value for the taxes he pays, why he has to pay so much, what becomes of municipal supplies after they have been purchased and used once or twice, and a lot of similar questions that the curious daily ask, they are less intelligible than Sanskrit. There are savants that understand Sanskrit, but none that can find out much from the city accounts as a whole.

To reform this vital department of municipal activity has long been one of the ambitions of the Merchants' Association, and early in the year it appointed a committee of certified public accountants for the purpose. This committee, consisting of Lester Herrick & Herrick, McLaren, Goode & Co., Price, Waterhouse & Co., and William Dolge, after a long summer's work has made its report to the Association. It is a thorough exposition of the subject, covering 53 large typewritten sheets, and unquestionably it is the most valuable document ever issued on the subject for this city, especially since it is the first serious and systematic effort to bring order out of a growing chaos.

Thirty-five sheets are devoted to models of forms for city reports and departmental accounts. While general uniformity among the cities of the country is not found to be practicable throughout all departments, a reform of San Francisco's accounts is, and in such a way that unit service costs in different departments can be compared with those in other cities and the citizen can definitely determine whether disbursements are fairly warranted by results or not.

An estimate of the probable cost of installation will be furnished later. Meanwhile, some extracts from the report will indicate the great value of this work, and the definite advantages to good government its suggestions would produce. On the general growth of the movement to reform municipal accounts the committee says:

Growth of the Movement.

In England, financial statistics for local poor-law authorities have been prepared since 1834, and since the creation of the Local Government Board in 1871 uniform reports from all local authorities have been published annually.

France and Italy also publish annual statements of receipts and expenditures of Communes under standardized classifications.

In Germany since 1890 the Directors of the Statistical Bureau of Breslau have published annual statistics of all cities in Germany of over 50,000 population.

In Austria a similar though not so complete a publication has also been made, and in the Province of Ontario, Canada, a report on municipal statistics is issued by the Bureau of Statistics of the Department of Agriculture.

In this country the work has been rendered difficult by the lack of proper jurisdiction which would apply to all cities in the country.

The movement towards uniformity and improvement of municipal accounting was originated by the National Municipal League. In 1900

this body appointed a committee on Uniform Municipal Accounting and Statistics. . . .

Laws actively affecting the accounts of municipalities have been enacted in the states of New York, Ohio, Massachusetts, and Indiana. . . .

So far as we are aware the above are the only states in which uniform statistics are available, but the most important step in this direction has been taken by the Bureau of the Census. . . . The result of this is that all cities of over 30,000 population are required to make up reports on this form, and the fact that the information on these forms has to be supplied annually has had a tendency to encourage cities to arrange their bookkeeping so that this information can be obtained without unnecessary analysis and rearrangement of the various items in the accounts.

City Only Keeps Cash Book.

The natural consequence of a proper system would be that each year's budget would not only be prepared along the same lines as its forerunners, but would be properly classified in accordance with the various functions of government. This has been the result in the city of Washington, D. C., during the last year, and in speaking of the past budgets Mr. Powers says:

"All of these departmental estimates were prepared under the old and antiquated general titles which conveyed no inkling of the purpose for which the appropriations asked for were to be expended, and no ordinary business man could, in the leisure at his disposal, tell which ones were excessive and permitted the wasteful and extravagant expenditure of money."

This last remark might well have been applied to the annual budgets of San Francisco. . . . They are based upon previous budgets and upon departmental estimates. The department estimates are in nearly all instances the result of guesswork and are presented by the proponents in the full expectation of their being cut down. The appropriations are made in lump sums, covering salaries, maintenance and new equipment, without any regard for comparative operating requirements.

Where the Fault Lies.

Primarily the fault lies in the fact that the accounts of the city have never been considered, as a whole, as the financial records of a huge undertaking, in which the cost of administrative, executive, judicial and legislative functions is overshadowed by that of public service functions such as

The protection of life and property, i. e., police and fire departments,

Health conservation and sanitation, i. e., sewers, hospitals, garbage disposal, sanitary inspection, etc.

Highways, i. e., streets, sidewalks, bridges, viaducts, tunnels, etc.,

Education, i. e., schools, libraries, etc.,

Recreation, i. e., parks, playgrounds, etc.,

Public industries, i. e., municipal waterworks, railways, lighting plants, etc., (of ever-increasing importance).

Nowhere in the departmental accounts, nor by the Auditor, is any distinction made between Capital Expenditures (the acquisition of permanent properties and equipment) and Revenue Expenditures (those pertaining to the current operation of the city government). . . . Practically each department has an accounting procedure of its own, subject to change with changes in administration.

Undetected Embezzlement.

There is no system of audit. The Finance Committee of the Board of Supervisors employs an accountant to examine the various departments, but the magnitude of the work under existing accounting conditions is far beyond the physical ability of any one man to execute efficiently. It follows that the department books (with some notable exceptions) are not in agreement with those of the Auditor, a condition which opens the door to charges to wrong accounts and to the

making of fraudulent entries without fear of detection.

Even the cash accounting is not complete. In theory every demand paid out of the treasury must be approved by the Auditor before payment. In theory every receipt of money is reported to the Auditor. But in fact the so-called Special Deposit Funds are exempt from those provisions. There is no adequate check upon all collections, and thus it has been possible for an embezzlement of over \$90,000, which occurred in 1906, to remain undetected for more than a year and a half. . . .

Some Sample Entries.

Furthermore the classification of disbursements and the manner of presentation is such as to preclude any intelligent conception of what the public has received in return for taxes which it has paid. The Auditor's reports are merely a mass of figures. As an example: On page 10 of the Municipal Report for 1907-8 appears a disbursement of \$58,355.61 for the Recorder's office, while on page 60 appears an additional disbursement of \$6,649.09, there being no tenable reason for the separation. Similarly, on page 6 appears \$11,504.30 as Almshouse, and on page 61 appears \$10,054.94 entitled Almshouse and Hospital. . . . On pages 13 and 14 appears a long list of supplies entitled Commissary Dept., (General Supplies), covering drugs, groceries, fuel, gravel, hardware, meats, clothing, etc., and aggregating \$48,116.25, but there is no indication as to where the supplies were used or for what purpose. On pages 66, 67, 68, and 69 appear disbursements aggregating \$708,110.75 under title of Special Tax Levy. The majority of the items composing this large amount throw absolutely no light upon what work was done, how much or what was received. . . .

No record of accrued but uncollected revenues is maintained. In some departments the records are so meagre that it is impossible even to estimate the probable revenue.

No Property Accountability.

Materials and supplies are purchased, but, with minor exceptions, no record is kept of their final disposition.

The Relief Home does the laundry work for the various hospitals and is charged with the entire expense, receiving credit only by charging supplies bought for use in the laundry to some other department.

The Department of Electricity borrows supplies from the Fire Department and no credit is given nor charge made.

All departments borrow from the Board of Public Works without a charge or credit, and no charge is made to the various departments for the services which the Board of Works performs for them.

The method of paying city employees is archaic, wasteful, time-consuming and not surrounded with sufficient safeguards to insure a "day's" work for a day's pay.

The following departments do not report operating expenditures: Auditor, Assessor, Board of Supervisors, Civil Service Commission, City Attorney, Coroner, County Clerk, District Attorney, Justice's Courts, Juvenile Detention Home, Public Administrator, Tax Collector, Treasurer, Sheriff, Isolation Hospital, Department of Public Works.

Many of the reports, such as that of the City Engineer (particularly) and of the Fire Department, are excellent as to form and the data exhibited, but their mode of presentation is widely divergent.

Costs That Are Not Charged.

The County Clerk and the Recorder refer to the "profit" made in their respective departments, meaning that the receipts from fees have exceeded the expenditures for salaries, but neither department takes into account as charges the cost of repairs, rent, light, and items charged to other departments or accounts.

Only one department reports cost of operation

and maintenance upon a unit basis, yet it would not be a difficult matter to prepare the accounts in such a manner as to show: In the City and County Hospital, number of patients, cost per patient per day; in the Relief Home, number of inmates, cost per inmate per day; in the Emergency Hospital, number of patients, cost per patient; in the Health Department, number of inspections, cost per inspection; in the Department of Electricity, number of inspections, cost per inspection; in the Police Department, number of service hours, cost per service hour; in the Fire Department, number of service hours, cost per service hour.

Reports upon such a basis would not only admit of comparisons of one year with another, but also comparisons month by month of the operation of each department.

Cash Book Not Enough for a City.

A proper system of municipal accounting should, we think, deal with revenue and expenditures rather than with cash receipts and cash disbursements.

The Auditor's office would exercise an accounting control over revenues and expenditures, but would not originally record any transactions excepting such as are connected with those departments which are not of sufficient importance to maintain their own general office. . . . The transactions of such minor departments would be recorded by a sub-department of the Auditor's office. All regular revenues and expenditures would be recorded in detail by the department concerned therewith in such a manner that the records themselves, to such an extent as might be necessary, could be subsequently transferred and become a part of the Auditor's records. . . .

With particular reference to accountable equipment, that is to say, the movable property of the city which is possible of conversion, and for the safety of which the various department heads are accountable, the Auditor would maintain such accounts that at any time, and particularly at the close of an administration, a record might be obtained of exactly what equipment should be in the possession of each officer and should be transferred to his successor.

There follow very technical and very full aided descriptions of the way in which revenues and expenditures should be accounted for, and the way in which the supplies and services obtained in return for expenditures should be exhibited. In closing the report the committee says:

Maintenance of a Modern System.

As to the operating cost of such a system as we are recommending, we do not think that it would be any less than the cost of operating the present system of accounts, but on the other hand we do not believe that it would be much greater, if greater at all. The Auditor's office would require a larger staff, but this would be counterbalanced by the reduction in the force of many other departments. Further, an immense amount of duplication in clerical work which now exists, would be eliminated and this saving would go far toward producing the more extended information which is contemplated by this report.

Forms are annexed for a typical general balance sheet, for a general revenue and expenditure account, and for analyses of these, together with forms for a monthly general revenue and expenditure account, budget-allowance and appropriation report, and fund-availability report.

The general report of the committee was presented to the directors of the Merchants' Association at the regular meeting of December 9th, by Messrs. William Dolge, George Webster, of Price, Waterhouse & Co., Percy G. Goode, of McLaren, Goode & Co., and Anson Herrick, of Lester Herrick & Herrick, chairman. Mr. Herrick stated that the city of Chicago had saved a million dollars a year by installing a modern system of accounts. A vote of thanks was tendered the committee for its services to the community in preparing this highly valuable report, which is to be printed in full as a bulletin and sent to all members of the Merchants' Association and to others interested.

WANTS LIGHT ON FLAGRANT BREACHES OF CONTRACTS

Merchants' Association Asks the Board of Works Why City Building Inspectors Have Allowed Specifications to Be Violated.

San Francisco, December 15, 1910.

To the Honorable, the Board of Public Works of the City and County of San Francisco, Hewes Building, San Francisco.

Gentlemen:—

From time to time the Merchants' Association Bureau of Inspection of Public Improvements has found it necessary to severely criticize the work done by certain inspectors of the Bureau of Architecture. These criticisms were made with the expectation that their work would improve, but events, as set forth in our more recent reports, have shown the opposite to be the case.

Believing that it is necessary for the good of the city that there should be an immediate improvement in the character of inspection by some of the city inspectors, so that your Honorable Board may have some assurance that the work being done under your direction will in future be properly carried out according to specifications, and that the city will receive full value for its money, we recommend that a thorough investigation be made as to why this faulty work done during the past few months was allowed, and whether the inspectors responsible for the same should be permitted to continue to act in their present capacities on this bond work.

Therefore the following infractions of specifications permitted by inspectors are now respectfully brought to your attention with the request that the inspectors be immediately called upon to explain why faulty work was passed and why orders of the City Architect were not obeyed.

The more important branches of the several building lines are inspected by supervising inspectors, who make inspections in addition to the work done by the general inspectors on the buildings. As hereinafter noted, Supervising Inspectors Wicks, Drysdale and Downing appear to have accomplished nothing in several cases where the specifications were flagrantly violated, and the Bureau wants to know why they did not.

On the 6th inst., the Building Committee of the Board of Supervisors held an investigation relative to the efficiency of repairs now being made to defective fireproofing at the Denman School. At this investigation, Inspector Keogh emphatically stated that he knew that the fireproofing as it was being done by the contractor would be defective, that the materials used were good; that the fault was entirely due to improper handling; and that he had so reported to Supervising Inspector Drysdale. However, the fact remains that the entire job went through without material improvement in the quality of the work. The Bureau would like to know why Supervising Inspector Drysdale did not make the contractor stop work and provide the necessary efficient labor to get results as called for in the specifications.

At this same hearing, Inspector Keogh made the charge that an inspector of the Bureau had interfered with the work of a certain contractor by giving orders. Mr. Keogh was thereupon requested to give his statement in writing to the Chairman of this Bureau. To date, no such statement has been received, and the Bureau again makes the request that Mr. Keogh put his statement in writing without further delay.

At the Adams School, Inspector Greenwood allowed the concrete work to start on October 26th, using inferior sand that did not comply with the specifications, and omitting hydrate of lime which was called for. The day previous, Inspector Greenwood had been specifically instructed by the architect not to allow work to begin until all materials were on hand and satisfactory tests on the concrete had been received from the City Chemist. The Bureau would like to know why Inspector Greenwood violated the orders of the architect.

On the following day, Supervising Inspector Drysdale ordered work to resume at one o'clock, according to the statement of Inspector Bush, although there was no sand on the job that complied with the specifications. The Bureau would like to know why Supervising Inspector Drysdale ordered work to proceed with materials that did not comply with the specifications. Work was stopped by the architect immediately upon receipt of complaint from the Bureau Inspector.

During the month of October, Supervising In-

spector Drysdale took samples of the wire mesh for fireproofing at the City and County Jail. The report of the City Chemist showed that the sample of column wrapping was way below the specifications as to strength. Some two weeks passed, but no report of any kind was made on the job. The Bureau thereupon took it upon itself to warn the contractor of the failure of samples to pass test, thereupon additional samples were submitted, which were found to be satisfactory. The Bureau would like to know why Supervising Inspector Drysdale did not follow up the sample, see what the report was, and act on it accordingly.

During the month of October, much faulty concrete work was done at the Franklin School. Frequent protests against this work were made at the time to Inspector Templeton, to Supervising Inspector Wicks, the City Architect and to members of the Board of Public Works. The Bureau would like to know why Supervising Inspector Wicks and Inspector Brower allowed the contractor to use an inferior quality of old lumber for forms in direct violation of the orders of the architect.

During the month of November, extensive repairs of defective concrete were made at this school in a very satisfactory manner under the direction of Inspector Doyle. However, Inspector Brower was detailed at the same school for the entire month of November to supervise the general construction, as well as Inspector Templeton for a portion of the month, though work on the general construction was suspended nearly two weeks. The Bureau would like to know why Inspector Doyle was not given entire charge of the building during the month of November, thereby saving the \$150 paid to Inspector Brower.

The total inspection cost charged against this building for the month is as follows:

J. Crane, sheet metal inspector	\$175.00
T. Doyle, concrete inspe	
C. Templeton, general in	
G. S. Brower, general in	150.00
	\$425.00

There was only some minor work done on the heating and ventilating work, so the Bureau does not see why all of Inspector Crane's time should be charged against this job.

As the total of all contracts in force on this building is \$62,560, the above cost of \$425 for inspection for one month seems excessive.

During the month of November, finishing hardware that did not comply with the specifications was delivered and installed at the Clement School. The Bureau would like to know why Inspector Barrett and Supervising Inspector Wicks allowed the specifications to be violated. Further, the Bureau would like to know what steps have been taken to have hardware supplied of the quality called for in the specifications.

During the month of October, the Bureau had cause for complaint against the quality of exterior plaster work done on the McKinley Grammar School, and on the concrete wall walls at the Garfield. The Bureau would like to know why Inspector Downing allowed this work to proceed in a manner contrary to specifications, and what steps Inspector Downing has taken to have the defective work remedied.

By the foregoing, the Bureau desires to make clear that it wants only good work done and efficient and competent inspectors employed, so that this result will be secured. However, it appears from the above that these requirements have not been met, and as it now stands, much of this inspection is inefficient and ineffective. In order to insure more effective work being done in the future, we respectfully ask your Honorable Board to give the above questions your attention, and we would appreciate being advised of any action taken to secure the desired result.

Respectfully submitted,

COMMITTEE ON PUBLIC AFFAIRS OF
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO

GEO. C. BOARDMAN,

Chairman.

L. M. KING,

Secretary.

VALUABLE SERVICE BY THE "GET TOGETHER COMMITTEE"

How the Effective Campaign Was Carried On for Beneficial Charter Amendments.

Most valuable work for the citizens and voters of San Francisco was done just previous to the Charter Amendment special election by the "Get Together Committee" of the Down Town Association, the San Francisco Real Estate Board, the Civic League of Improvement Clubs, and the Merchants' Association. The report of this committee shows effective service as a result of much effort on the part of its members, of which the public, though giving a gratifying support, knew little at the time.

Thirty-eight amendments were submitted, more than the average citizen could find time to study effectively, and a committee from the four organizations, assisted by the attorneys for the Merchants' Association, made the most careful examination possible of the probable effect of each. In itself, this was a large contract. All the organizations agreed, except that the Civic League approved amendments 6 and 22, which the others disapproved.

After an agreement had been reached, the work was only begun. It was still necessary, if the findings were to be of any value, that the voters should know them and the reasons for them. The Merchants' Association published a ten-page bulletin containing the recommendations, which was sent to every member of the organizations represented, to all the daily papers, and to all the improvement clubs. The Civic League circulated its own bulletin, expressing approval of 6 and 22. Such close approach to unanimity had been made that it was felt that the campaign ought to be conducted by a committee from all the associations named, and the "Get Together Committee" was accordingly appointed.

The first meeting of this committee was held but ten days before election. Six more were held in that time, and two after election day. Funds were raised for a campaign of advertising in the daily papers and of circularizing the voters with sample ballots containing the findings and recommendations. One circular letter dealt with the amendments as a whole, and another dealt specifically with Amendment No. 7.

A special sub-committee took in the committee of raising funds, and to the committee's credit it may be said that at no time did expenses exceed the money on hand.

A square count was insured by a corps of three hundred watchers, organized and paid by the committee.

The report says:

In the work of circularizing the voters and of planning for and instructing the watchers at the polls great credit should be given to the San Francisco Real Estate Board, whose admirable plan was turned over to the committee to be used for that purpose.

The vote was the largest ever polled at a charter amendment election in this city. The result was the approval at the polls of 33 out of 38 of the recommendations. The committee says:

It is greatly to be hoped that in any future election where measures, not men, are before the people for their choice, that the same spirit of harmony, and united instead of divided effort, may characterize those organizations of our city which stand not for partisan politics but for the city's betterment.

MEMBERS ARE NOTIFIED OF CORPORATION TAX DEMANDS

Association Sends Circular Warning Them to Prepare to Make Their Inventories.

Members of the Merchants' Association have been warned by circular letter during the month that under the Federal Corporation Tax law all companies subject to the tax must pay taxes upon their net income for the year ending Dec. 31, 1910, that the sworn return for this year's business must be made with a local collector of internal revenue on or before March 1, 1911, and that failure to make a return before this date will be punishable by a fine of not less than \$1,000 nor more than \$10,000.

Members have been advised that the Commissioner of Internal Revenue does not require that the return be accompanied by an inventory, but it is essential that an inventory be taken, either on December 31, 1910, or as of that date, so that they will be able to show what stock they had on hand on December 31, in case the correctness of the return should be questioned.

The circular issued by the Merchants' Association on this subject says:

You are advised that it is not necessary to take an inventory on the thirty-first day of December, 1910. Stock taking may be made subsequently to December 31, 1910, but your books must be so kept that if an account of stock is taken subsequently to December 31st, the books will, when compared with the stock taking, serve to verify the inventory given by you as a correct inventory of stock on hand on December 31, 1910. We would suggest, for example, that the following method be used, which has received the approval of the local Collector of Internal Revenue:

If your account of stock be taken on January 15, 1911, and to that account of stock be added an account of all stock sold between that date and the thirty-first day of December preceding, and from that account be subtracted an account of stock received between January 15th and the preceding thirty-first day of December, an inventory for the thirty-first day of December so computed will be satisfactory. Such firms as keep their books in a manner as to show from day to day the stock on hand each day, of course, have the data at hand to enable them to make up their inventory on the thirty-first day of December, 1910, without further trouble.

EXPRESS APPRECIATION OF SAN FRANCISCO'S HELP

President of Visalia's Citrus Fair Grateful for the Aid of this City.

Visalia, December 14, 1910.

Mr. L. M. King, Secretary Merchants' Association, San Francisco, Cal.

Dear Sir:—We desire to take this means and time to offer you our sincere thanks for the very able assistance that you have given us in pulling off our fair. We believe that we have just closed the largest and best fair ever held in the San Joaquin Valley, and it was largely through your efforts that we received such widespread publicity in San Francisco.

Yours very truly,

DIRECTORS OF THE FIFTH ANNUAL
TULARE COUNTY FAIR.

By J. Sub Johnson, President.

Tulare County people are not likely to complain again of scant recognition of their citrus fair by San Francisco. That matter has been attended to, for this year at least, by the Merchants' Association and the San Francisco daily press, and so well that J. Sub Johnson, president of the fair, said:

"The attention we received from the San Francisco papers was worth \$100,000 to us,

and it was space that could not have been bought with money."

Everywhere they went the members of the committee of the Merchants' Association that visited Visalia on December 10th, heard expressions of appreciation from the managers of the event, for what had been done for their enterprise. The fair has been a great success this year, and the Merchants' Association has been glad to be of service in securing that result. When the recent trade extension excursion to the lower San Joaquin Valley visited the citrus belt on the east side, they heard numerous complaints of the fact that events of this nature occurring in the valley received almost no notice at San Francisco. Recognizing the justice of these strictures the Association undertook to remedy the matter. It secured valuable window space in San Francisco for advertising the fair by means of displays of fruit and posters, sent a circular to all its members advising them to attend if possible, arranged for a special car that left here on the evening of December 9th, and was represented at Visalia by the following committee:

C. W. Coburn, W. B. Berry, W. A. Apple, Geo. H. Crawford, Frederick S. Kellogg, E. W. Wilson, L. M. King, and Warren Manley.

The result was much valuable advertising and a large delegation of San Franciscans, exceeding in numbers the delegation from Los Angeles, which is always present in force.

The Tulare County Fair grows in importance yearly as a larger and larger acreage of citrus fruit comes into bearing in the San Joaquin Valley. The displays are of striking beauty and interest, and it is now the intention of the managers to erect a large, permanent exhibition building to house them.

VALLEY ORANGE LANDS ON SALE IN SAN FRANCISCO

Tulare County orange lands are now listed for sale by one of the leading real estate firms of San Francisco, as a result of the activity of the Merchants' Association in the effort to bring about closer relations between this city and the San Joaquin Valley. It is to be hoped that other local real estate offices will follow suit, so that strangers inquiring here for California orange lands will no longer have to be referred to agents south of Tehachapi.

That this state of affairs had existed was the complaint of people in the valley on the occasion of the recent trade extension excursion of the Merchants' Association to the Lower San Joaquin. It was explained that easterners seeking land for citrus culture were referred to Los Angeles agencies, and, as a natural result, if they became settlers they always felt that a tie existed between them and the southern metropolis. This feeling was inevitable, but it was not favorable to the growth of relations with San Francisco, especially when fortified by the further fact that southern Californians were generally the ones that understood this sort of agriculture, saw the opportunities the valley offered, and formed a considerable proportion of the new population of the valley communities.

To correct this condition as far as possible was one of the aims of the Association, and the regular listing of valley orange lands in San Francisco is directly due to its efforts.

WARNED OF THE ILLEGALITY OF CHARTER AMENDMENT 38

Merchants' Association Urges that the Measure Be Not Certified to the Legislature for Approval.

In the way of protest and warning against the illegality of Charter Amendment 38, the Merchants' Association has sent this communication to the members of the Board of Supervisors and of the Election Commission:

San Francisco, December 16, 1910.

The Honorable Mayor and Board of Supervisors of the City and County of San Francisco,

Gentlemen:—Our attention has been called to Charter Amendment No. 38, which purports to have been adopted by a vote of your Board on September 6, 1910, with only nine affirmative votes.

The minutes of your meeting of September 6, 1910, show that Charter Amendment No. 38 was adopted by nine affirmative votes, two of the seven supervisors present being against the amendment and seven supervisors being absent. The Charter, in section 9, chapter 1 of article 2, provides that no bill shall become an ordinance unless adopted unless finally passed by a majority of all the members of the Board. As it takes ten to constitute a majority of all the members of the Board, this Charter Amendment No. 38, we are advised, was never legally passed by your Honorable Board, and therefore was never duly submitted to a vote of the people of the city and county, and the fact that it was actually so submitted to popular vote, we are advised will give it no legal force or effect.

In submitting charter amendments to the Legislature of the State for approval, we are of the opinion that Charter Amendment No. 38 should be omitted from those certified to the Legislature for approval, for the reason that this Charter Amendment No. 38 was never duly or legally submitted by your Honorable Board to the people for their vote.

We would request that you call the subject matter of this communication to the attention of the City Attorney, and that you request his opinion as to the matter.

Two practical considerations suggest the advisability of your omitting Charter Amendment No. 38 from the list of those certified to the Legislature for approval.

1st. Should you submit that amendment and should the Legislature approve it, it would still be illegal and no valid part of the Charter, and there would be considerable embarrassment and difficulty created by your having incorporated as one of the formal provisions of the Charter, a section or sections which, in point of law, would not be part of such Charter.

2d. If this Amendment No. 38 be submitted to the Legislature for its approval, in view of the fact that it was never legally passed by your Honorable Board, an attack will be made upon the approval of that particular amendment in the State Legislature, and the Legislature will probably feel justified in refusing approval of an amendment that had never been legally submitted to a vote of the people.

If this amendment, however, were disapproved by the Legislature, it would be the first case in which a legislature had refused to approve a charter or any amendment to a charter submitted to them for that purpose. This would establish a bad precedent for the future. With such a precedent once established it might become necessary in many instances, to maintain a lobby at the State Legislature to urge favorable consideration of the charter amendments after the people of the city had adopted them by their vote, for they would still be open to dispute and possible defeat in the Legislature because they only become effective upon the approval of the Legislature.

Respectfully submitted,

THE MERCHANTS' ASSOCIATION OF

SAN FRANCISCO.

(Signed) M. H. Robbins, Jr.,

President.

(Signed) A. L. King,

Secretary.

The Association has suggested to the Supervisors that this amendment be not cer-

tified to the Legislature for approval, because of the fact that it was submitted illegally to popular vote, and hence, although the Merchants' Association has taken no action toward opposing it further, the amendment invites attack at Sacramento, and is liable to be opposed there by somebody, on this account. Should it be so opposed, and defeated, that defeat would form a precedent on which other charter amendments, voted by any city, might also be attacked in future.

QUESTIONS THE LEGALITY OF THE HOUSE-FLY CRUSADE

Association Wants to Know if the Special Sanitation Fund Can Be Thus Used.

Whether the sanitation fund provided by special tax to enable the city health authorities to carry on work in conjunction with the United States Public Health and Marine Hospital Service, can now be drawn upon for salaries of inspectors not engaged in such work, is a question raised by the Merchants' Association, and it asks the Board of Supervisors to seek the opinion of the City Attorney on the point. If that opinion should be adverse, the Association asks that the present drain on the fund be discontinued. The communication to the Board reads:

San Francisco, December 17, 1910.

To the Honorable, the Board of Supervisors, the City and County of San Francisco, 70 Eddy Street.

Gentlemen:—When the last tax levy was made, a special tax was levied for the purpose of providing a special sanitation fund to be used in carrying out with the United States Marine Hospital Service the special sanitation work that has been under way for the last two years in this city.

In checking over this special sanitation fund at the Auditor's office, some weeks ago, we noted that the Board of Health had charged against the same ten inspectors, only five of whom were working under the supervision of the United States Marine Hospital Service. The other five were also intended for this service, but upon investigation we find they were ordered back, as the Marine Hospital Service only needed five inspectors for performing the work undertaken jointly by the city and that office. These other five inspectors, we are informed, are now being used by the Board of Health alone for the so-called "Fly Crusade," and their work consists in putting up around the city small cards calling attention to the danger of contamination of food supplies by flies.

It would seem that this work could be equally well done by the regular market inspectors and other inspectors of the Board of Health when making their rounds.

The ordinance authorizing the budget for the fiscal year 1910-1911 specifies under the special emergency tax as follows:

"For the continuance of sanitary measures under the directions of the Board of Health and the United States Marine Hospital Service, to be paid for out of the proceeds of an additional and special tax levy of one-half cent on each one hundred dollars assessed valuation, \$25,500."

It will be noted that it is provided in the budget that this special tax must be expended for special sanitation work done conjointly by the Board of Health and the United States Marine Hospital Service. This special tax was included in the budget partly at the instance of The Merchants' Association and it was expected that only \$7000 or \$8000 would be required in addition to the money provided by the Government to carry on,

during the present fiscal year, the special sanitation work which the Government and the local health authorities are jointly undertaking, but that an additional amount of about \$15,000 should be provided and kept on hand in case an emergency should arise during the year, which would require the immediate expenditure of more funds than the Board of Health could provide out of its regular appropriation.

The Charter provides that the money in any special fund cannot be diverted to any other fund, and it therefore appears that the payment of the salaries of these five additional inspectors, from this special sanitation fund, is illegal, as this work is not being carried on conjointly by the Board of Health and the United States Marine Hospital Service.

We therefore respectfully suggest that your Honorable Board procure from the City Attorney an opinion as to whether salaries of the aforesaid five inspectors can be legally paid out of the special sanitation fund and whether this fund can be used for any work except that carried on conjointly by the Board of Health and the United States Marine Hospital Service. If, in the opinion of the City Attorney, this money can only be used for work carried on conjointly by the Board of Health and the Marine Hospital Service, we then submit that the payment of salaries of the aforesaid five inspectors out of the special sanitation fund should be discontinued.

Very respectfully,

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

L. M. King,
Secretary.

M. H. Robbins, Jr.,
President.

CONTRACT LET AT LAST FOR LOWERING BEALE ST.

After twenty years of agitation, a contract has finally been let for the lowering of Beale Street grade. This has followed upon the efforts of the Merchants' Association, which determined a couple of years ago that the right time had come for improvement in train, ha

signed up the property owners affected, petitioned the Board of Works to take up the matter, asked for its passage through the Board of Supervisors, and saw the project thus far on its way to realization.

Main Street must come next, and ultimately the whole of Rincon Hill must make way for the growth of the modern city. Once the abode of San Francisco's old aristocrats, the whole area is now needed for warehouses and industrial plants, and will inevitably be added to the present rather short supply of available level land.

The Merchants' Association has received from Hon. Matsuo Nagai, acting Consul-General of Japan, a copy of the special edition of the "Japanese Financial and Economic Monthly," entitled "Japan and America," published in commemoration of the recent visit of Japanese business men to America, at the invitation of Chambers of Commerce on the Pacific Slope. The publication is of great interest commercially.

Patronage of home industry should receive a decided impetus from such advertisements as this, recently displayed on a conspicuous bill-board:

"Price and quality being superior, you ought to use So-and-So's varnish. Made in San Francisco."

That is exactly the right argument, and about the only one you can get people in any considerable number to consider. If our producers can say that truthfully, and if they will put it well to the fore in their advertising matter, they will do more for the "home industry" cause than could be done in any other way.

Merchants' Association REVIEW

CIRCULATION 3,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco

FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.



GET YOUR CONGRESSMAN
TO VOTE
FOR SAN FRANCISCO-1915

EDUCATE THE EXPECTORATOR.

There is a work that the Police Department might well undertake for the improvement of the health, beauty and cleanliness of the city, and that is, to warn offenders against the violation of the anti-expectorator ordinance. It should not always be necessary to make arrests, but it should be within the abilities of our patrolmen to check the careless in this disgusting and dangerous practice. A great deal might be accomplished merely by persistent admonition. If the patrolmen, whenever they saw a person expectorating on the sidewalk, would call the offender's attention to the fact that there is a law against that sort of thing, and that the community wants the law obeyed, and will have it obeyed even if it has to resort to harsh measures to do it, there are very few that would persist. That should be entirely practicable, and it ought to commend itself to the members of the force. Nobody can greatly blame them if they are reluctant to take a morning to appear in the police court to testify against a mere sidewalk expectoratorist, but their own pride in their city might cause them to take considerable pains about abating this nuisance if they did not have to make arrests and thus sacrifice time off to do it. Daily reports to headquarters, showing how many offenders had been warned, might keep them at it long enough to have some educational effect on the general public. It would be a perfectly proper service for the Police Department to undertake, and its value to the city would be large.

The Merchants' Association is making preparations for a wholesale trade extension excursion into the northern part of the San Joaquin Valley, covering the towns and cities north of Fresno. This trip will be made some time in March. Other expeditions of like character will be made to other parts of the Coast later.

THE SHORT JURY.

The recommendation of the State Bar Association that the jury system of California be changed so that in a criminal case nine members of a jury could convict, should, if put into practice, go far to make verdicts expensive to buy and so put a high tariff on crime. It might be an additional improvement to cut down the jury from twelve to six members. There is much to be said in favor of the short ballot, the short trial and short shrift for crooks.

THE BAY IS THE CENTER.

Since 1900 the population of California has outstripped that of Minnesota, Iowa, Mississippi, Alabama, Tennessee and Virginia. It now stands at 2,377,549, and shows a comparative gain of more than 60 per cent. The increase in the previous decade had been but 22.9 per cent. In the nine bay counties of San Francisco, Alameda, Contra Costa, Solano, Napa, Sonoma, Marin, San Mateo and Santa Clara there are now 925,708 people. San Francisco County leads with 416,912.

COMMITTEE APPOINTED TO STUDY NEEDS OF THE PARKS

By Invitation of the Commission the Outlying Districts Will be Investigated.

A committee has been appointed by the Merchants' Association to study the needs of the parks, especially in the outlying districts, and make recommendations to the Park Commissioners wherever it may seem advisable. The committee consists of Messrs. Richard W. Costello of O'Connor, Moffatt & Co., B. S. Hubbard, of the Union Lithograph Company, and A. F. Kindt, of the Sartorius Co.

The Park Commissioners have asked the Merchants' Association to point out any places that have apparently been neglected and that it would be practicable for the Commission to improve with the funds available.

COMMENDS THE WORK OF ITS INSPECTION STAFF

Association Appreciates the Care and Tact Displayed in this Difficult Duty.

At the close of the first year's work of the Bureau of Inspection of the Merchants' Association, this letter was sent to each member of the Bureau's staff:

San Francisco, December 20, 1910.

Dear Sir:—

The first year's work of The Merchants' Association Bureau of Inspection of Public Improvements has been closed and we have the satisfaction of knowing that its work, thus far, has been well done and that it has the confidence of the community.

It is a pleasure to the Board of Directors to feel that the Bureau has succeeded, thus far, in accomplishing the task assigned to it in a manner creditable to you and the other members of the staff, who have done the work, and to the Association you represent.

Your task has not been an easy one and the fact that it has thus far been accomplished so satisfactorily and with less friction than was anticipated, is due to the conscientious care and tact displayed by you in the performance of your duties.

The daily and weekly reports of the Bureau show that you have taken a personal interest in

your work, aside from simply earning your compensation. This is at it should be. The Merchants' Association never wishes anyone in its employ to work simply for salary. We are all working for the good of our city. We wish you to feel that your work is an honorable one, and that by doing it thoroughly and conscientiously, you are rendering a service to your city, and that in years to come you can point with pride to this or that of the city's splendid public buildings, sewers or other of its public works, and say that you helped to make it good work—work worthy of San Francisco.

The Merchants' Association thanks you for the personal interest and care taken in your work during the past year, and confidently counts upon the same in the year to come.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

M. H. Robbins, Jr., President.

L. M. King, Secretary.

Committee on Public Affairs,
Geo. C. Boardman, Chairman.

ADDITIONS TO THE ROLL OF THE MERCHANTS' ASSOCIATION

Accessions to the roll of the Merchants' Association continue in gratifying numbers. The following joined last month:

Woodin & Little, 33 Fremont, pumping machinery.

Gerson & Breyer, 126 Bush, hosiery, wholesale. Western Builders' Supply Co., 680 Mission, building materials and supplies.

The Fleischmann-Clarke Co., 454 Bryant, wines and liquors.

Dr. Grant Selbridge, 708 Schroth Building, physician and surgeon.

Louis A. Schwabacher, 214 Front, flour mills. Western Metropolitan National Bank, New Montgomery and Market, banking.

Humphrey & Hubbard, 705 Metropolitan Bank Building, attorneys-at-law.

Olney-Moorhead Co., 905 Commercial Building, advertising.

ASSOCIATION WANTS A REVIEW OF EXPRESS RATES

The Merchants' Association, by its president, has sent this dispatch to Interstate Commerce Commissioner Franklin K. Lane:

San Francisco, December 19, 1910.

Honorable Franklin K. Lane,
Interstate Commerce Commission,
Washington, D. C.

We earnestly request the Interstate Commerce Commission to grant petition of Merchants' Association of New York and two hundred and eight allied business organizations for the investigation of express service rates, regulations and practices, bearing date November 19th, in order that all issues bearing on this subject may be reviewed.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

M. H. Robbins, Jr.,
President.

The matter of securing for San Francisco the next session of the Pacific Coast Congress of the American Peace Society has been referred by the Association to the Convention League, of which the Association is a constituent.

During the past month the Association has taken up several bad-sidewalk complaints with the Bureau of Streets, with good prospects of securing relief for the merchants affected.

It is to be hoped that the question of paving Market Street with stone blocks has been settled once and for all. There is nothing that could justify such a brutal disfigurement of the main entrance to the city.

It will be an unsubsidized Exposition.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., FEBRUARY, 1911.

No. 174

RECOGNITION OF POPULATION CENTERS WOULD SHOW THE REAL RANK OF THE CITIES

Region About San Francisco Bay, as Large as London, Contains Three Quarters of a Million People and the Federal Census Ought to Indicate It.

This is the "San Francisco Population Center" as it would appear in the census returns if Mr. Chetwood's suggestion to the Director of the census were adopted.

The purpose is to furnish a uniform basis for comparison of the populations of cities and their suburbs; a thing that is at present altogether wanting.

The territorial unit proposed is the area of London—about 700 square miles.

By 1920 the people living within the district bounded by the black line on this map will probably number over a



million and a quarter, but as long as the figures making this total are scattered among several different cities not generally known, abroad, to be adjacent, none of these communities is likely to receive the consideration it should as part of one great unit, nor are all of them together likely to exert the influence their combined populations ought to command.

If all were treated in the census as population centers of 700 square miles each, the real industrial and commercial rank of the cities of the country would be made plain.

By JOHN CHETWOOD.

The Census Bureau has under consideration the creation, or rather recognition, of all our great cities as "population centers," large enough to include the entire adjacent population, both urban and suburban, and present the whole community as the great mass of people and hive of industry it really is. Our Merchants' Association, backed by

those of Eastern cities, has asked that 700 square miles, (the "Greater London" area), be assigned each center. In outlining these centers political lines of all sorts, being wholly artificial, will be disregarded. They do not in any way affect the essential unity, both geographic and industrial, of the entire community. And it is the entire community

that really counts.

One advantage of the 700 square mile area is that one of that size is needed to embrace all the suburbs of our largest cities, and of a smaller one like San Francisco, where, as shown by the map, ocean, bay, mountain and foothill combine to force the population of this particular center along the lowlands

that border the bay. This population is already virtually, if not actually, suburban, and no smaller area will suffice for it.

Another advantage of the area suggested is its uniformity, permitting a rational comparison of the respective size and growth rates of all the centers. San Francisco, area 43 square miles, which includes none of its many populous suburbs, cannot be rationally measured with Chicago, 190 square miles, or New York, 325 square miles, that include some of their suburbs, or London, 690 square miles, that covers practically all. Where such wide variance exists attempts at comparison, though often made, savor of absurdity.

San Francisco's Disadvantage.

As for San Francisco's special interest and special concern in the plan of "population centers," it has already been pointed out that, owing to Nature's handiwork, her suburban population must be widely diffused. The consequence is that a much larger proportion of this population center than any other will live in the suburbs. But our sturdy competitors to the north and south are not so situated. Owing to different topography, they readily absorb most of their suburbs and have expanded to take in others, and no doubt will continue to do so. Such actual expansion is not necessary for us for purposes of comparison, if we are recognized and ranked as a population center. But if not, or in case of our trans-bay expansion, before that expansion can come, Los Angeles and Seattle are likely, and that soon, to outrank us, and San Francisco will lose, or appear to lose, her proud position as the Pacific Coast metropolis.

But while the greatest loser by the present, and now obsolete, method of ranking cities, on the other hand San Francisco will prove perhaps the gainer by the new and more rational method. For with the opening of the canal, and the diversion of much foreign immigration from the bay of New York to that of San Francisco, our bay population center bids fair before the close of the century to distance all others in America, save those of New York and Chicago.

Then, too, what an argument for the Exposition site this map, with its accompanying data—775,000 people within forty and the great bulk within 10 or 15 miles of the fair grounds, with several hundred thousand more no great distance beyond!

Seem to Favor It.

The Government has already taken a step, and a long one, in the desired direction by its recent publication of "Industrial Districts," (Census Bulletin 101). In this publication no less than 203 square miles is assigned, on a special map, to the "San Francisco Industrial District," which takes in part of San Mateo County and all the nearer cities of Alameda County.

And the Census Bureau has also given a cordial reception to the proposal of the Merchants' Association for the recognition of population centers, though the details have not yet been worked out. We cannot expect that till the general census work is complete. Meanwhile if the press and cities concerned will endorse the plan, we shall all be the gainers, and no one can possibly be a loser.

It can cost nothing, will probably hasten and pave the way to actual expansion, and meantime and at once give this whole community the advertising advantage, rank and prestige to which its great size and importance so clearly entitle it.

ASSOCIATION HOLDS UP FINAL PAYMENT ON SHERIDAN SCHOOL

Bureau of Inspection Wants the Roof Made Good, Or One Thousand Dollars Deducted For "Value Not Received."

Proper deductions, "to recompense the city for value not received," are the object of the Merchants' Association in asking the Board of Works and the Finance Committee of the Board of Supervisors to hold up payment on the Sheridan School contract.

This building was accepted by the Board of Public Works; and the contractors went to the Supervisors for their final payment, when there were still on the roof inferior and defective tile worth to the city approximately one thousand dollars less than the article for which it had been substituted. Furthermore, the substitution was never authorized by either the City Architect or the Board of Works, and was several times protested by the Merchants' Association's Inspection Bureau. Part of the tile was removed under orders from the late Acting City Architect J. L. Fisher, and more was ordered out by him subsequently, but there are still several hundred on the structure that are either cracked, warped or off color. Not only was a cheaper make of tile substituted for that specified, but many of the tile furnished and placed were poor and defective specimens of their kind.

Association Calls a Halt.

In this case, repeated efforts by the Association to have the work done properly were only partly successful, and the Association decided that the only thing that would stop such work in future, as well as compensate the city for the loss of value in the building, would be to stop the payment of the full amount, or any other amount that would include payment "for value not received," and it asked the Finance Committee to hold back the bill. Members of the Finance Committee went over the job last month, agreed that the Association's objections were justified, and referred the matter back to the Board of Works, which will probably, now that its attention has been so pointedly called to the case, rescind its acceptance, or make it conditional upon a sufficient credit being given the city. Of this outcome the contractors had warning from the chairman of the Public Affairs Committee of the Merchants' Association at a hearing before the Public Buildings Committee of the Supervisors several weeks ago, when they were plainly told that unless all defects were made good their request for final payment would be met by this Association with a request for a proper allowance to the city.

Has the Evidence.

Throughout the affair the Association has pursued a policy of plain and open dealing, on the facts of the case. Its communication to the Finance Committee of the Board of Supervisors is a frank, business statement, for every word of which there is written evidence in the Association's possession. It reads:

January 12, 1911.

To the Finance Committee of the Honorable Board of Supervisors of the City and County of San Francisco.

Gentlemen:—Your attention is respectfully directed to the bill for final payment on the Sheridan School for \$475,000, passed by the Board of Public Works on the 6th inst.

We bring this to your attention for the reason that portions of work on this contract were not performed according to the requirements of the plans and specifications; these defects are more

particularly set forth in our letter of the 6th inst., addressed to the Board of Public Works, a copy of which is hereto attached for your complete information. As stated in the above-mentioned letter, the tile roof, as laid, does not comply with the specifications, in that the tile are not equal in quality to the make specified as a standard, and are, therefore, inferior in quality to those called for and for which the city is now called upon to make payment.

No departure from the specifications for the roof tile was ever authorized by the Board of Public Works, as is required by the terms of the contract. The difference in value between the inferior tile substituted and that called for by the specifications is approximately \$1,000.00. No credit was secured from the contractor to cover this difference in value, nor was any further credit obtained from the contractor to cover the inferior quality of his own goods that were furnished, as many of the tile are not up to the standard of their own make. If the city is to accept this tile in place of that specified, then, we submit, the city should be given credit by the contractor of at least \$1,000.00, which is approximately the actual difference in cost of the tile specified when laid and that actually furnished when laid.

The Merchants' Association Bureau of Inspection of Public Improvements takes this opportunity of presenting these facts to your attention and, at the same time, to enter a protest against the final payment of \$475,000 until there shall have been deducted therefrom a sufficient sum of money to reimburse the city for the substitution in value and quality above noted.

Our only desire is to see that the city receives full value for its money on these bond improvements and we feel sure your own views coincide with ours in this respect.

Yours very truly,

COMMITTEE ON PUBLIC AFFAIRS OF
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

(Signed) Geo. C. Boardman,
Chairman.

A copy of this letter was also sent to the Auditor.

Bad Construction of Yard Wall.

On the same job the vertical reinforcing was left out of the west 150 feet of the retaining wall for the yard, making a matter for adjustment by methods similarly painful to the contractors.

The McKinley School is presenting some difficulties in respect to plumbing fixtures that fail to work—due, again, to substitution. The bill went to the Finance Committee of the Supervisors and back to the Board of Works, and \$400 has been held out. There is also a "short" performance in regard to filters, which, if allowed to go through, will mean more for the contractor and less for the school.

In addition to these matters, tests of electric wiring by the Association's inspectors disclose poor connections and improper insulation in some of the school buildings. Supplies of finish hardware in others are not up to contract—more substitution. Minor imperfections are found and adjusted from time to time, which would alone justify the work of the Bureau, without the more conspicuous efforts to furnish poorer work and materials. Against all such injury to the interests of the city the Association stands ready to interpose any necessary defense, confident that it will have public approval in all cases where the facts are known.

Bank clearings in San Francisco increased \$343,900,300.93 in 1910 over the clearings for the year 1909, the totals being \$2,323,772,870.99, against \$1,979,872,570.06.

WHOLESALE TRADE EXCURSIONS WILL COVER ALL NORTHERN CALIFORNIA THIS YEAR

Association Plans Four Interesting Tours in Its Campaign to Enlarge the Field of San Francisco's Jobbing Trade, the First of Which Will be to the Upper San Joaquin

This year will be memorable in the annals of the Merchants' Association for the four wholesale trade excursions that will be made to various parts of the city's commercial field. A total of twenty days out of the year will be devoted to these expeditions, which will cover the Northern San Joaquin Valley towns, the Sacramento Valley and Klamath Falls, the mining counties and the prosperous communities down the Coast. Accommodations will be provided for one hundred members and representatives of wholesale houses on each trip.

The field will be covered from Modesto on the south to Southern Oregon on the north, and upwards of seventy towns will be visited. The territory south of Modesto and reaching down to Bakersfield was covered, with most important results, last year.

Will Go on Every Trip of the Year.

Thirty-two firms have already made application for accommodations for their representatives on every trip of the year, and many of these will be represented by more than one member. The majority of these are firms that were represented on the expedition to the Lower San Joaquin Valley last October, and they had first-hand proof of the great value to their business, and to the city, of the excursions the Merchants' Association conducts.

Ninety reservations have already been made, of accommodations on the first expedition, which is to be a three-days' trip covering the Northern San Joaquin Valley towns. The train will leave on the evening of Tuesday, February 28th, and return early on the morning of Friday, March 3rd, arriving at Oakland Mole at 8:30 A. M. These towns will be visited:

Town.	Population.
Stockton	23,253
Modesto	4,054
Merced	3,000
Madera	3,000
Turlock	1,800
Tracy	1,200
Los Banos	1,200
Newman	1,000
Total	38,517

Towns Serve a Large Population.

These towns are situated in the four counties of San Joaquin, Stanislaus, Merced and Madera, which have the following populations:

San Joaquin	50,731
Stanislaus	22,522
Merced	15,148
Madera	8,368
Total	96,769

A circular outlining the trip has been sent by the Association to the wholesale, jobbing, manufacturing and banking members, saying:

This will be a business trip. It will be similar to the excursion last October to the Southern San Joaquin Valley. It will not be for the purpose of sight-seeing or order-taking, but to enable the heads of our San Francisco firms to meet and become personally acquainted with their customers in those towns, or those who should be customers.

The excursion last October to the Southern San Joaquin Valley was productive of much good. This trip is to cover that portion of the Valley

necessarily omitted on the previous excursion. The trip will occupy only three days. The following towns will be visited:

Newman, Los Banos, Madera, Merced, Turlock, Modesto, Tracy and Stockton.

Merchants in other towns along the line, which are not of sufficient size to warrant a stop by the entire party, will be picked up by the special train and taken as guests of the Association to the next stopping place, thus enabling them to meet and be entertained by our party while en route. A first-class special train, equipped with seven Pullman standard sleeping-cars, two diners, buffet observation-car, composite buffet baggage-car and dynamo car will be provided and each member of the party will be furnished with an entire Pullman section.

Write to Your Customers.

Members of this excursion are requested to write personal letters to all their customers in the above towns, advising them that on a given day they will visit them and hope they will be at home at their places of business while the excursion is in town.

The price of tickets will be \$40.00, which will cover all expenses of the trip, including railroad fare, whole section in Pullman, meals en route (except luncheon at Stockton), and all fees to train employees.

Luncheon will not be furnished at Stockton as the members will probably prefer to lunch separately at the hotel, clubs, or with their Stockton friends.

The party will be limited to the head or heads of the firm, officers or directors of the corporation and their general salesmen. As this is a Wholesale Trade Excursion only, it will also be confined to the representatives of wholesalers, jobbers, manufacturers and bankers located in San Francisco, who are members of the Merchants' Association.

The excursion will leave Tuesday evening, February 28th, at 8:30 o'clock and will return Sunday morning, March 5th, at 8:30 o'clock.

It will benefit you to be represented on this trip and we urge your attendance. The party will be limited to 100 persons, which is all that can be furnished with berths. Reservations will be made in the order in which applications are received at this office.

Please fill out the enclosed blank at once, stating, if possible, the names of your representatives who will attend. If their names cannot be given now, send in your applications for reservations now and give the names later. Enclose check with application. Pullman reservations will be assigned at this office. If you wish to be assigned to the same car with friends, make up your party and give us their names as soon as possible and efforts will be made to accommodate you.

Cordially yours,
THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

M. H. ROBBINS, JR., President

L. M. KING, Secretary.
W. N. Moore, Chairman; Sig. Stern, M. S. Kohlberg, Martin Triest, Gustave Wormser, C. F. Michaels, A. L. Scott, T. M. Earl, F. Dohrmann, Jr.; Gustave Brenner, John P. Cleese, Alfred E. Raas, C. W. Coburn, A. G. Towne, P. C. Rossi, R. W. Hills, M. S. Esberg.

Committee on Wholesale Trade.
San Francisco, January 12, 1911.

For the forthcoming excursions, reservations will be made in advance, in the order in which the applications are received, and cards have been sent with the announcement, for that purpose.

The Pullman Car Cavalry.

Among those that have engaged accommodations for the Northern San Joaquin Valley trip, the first one of the year, are:

C. F. Hunt, vice-president of the Anglo and London Paris National Bank.

R. L. Dunn, general manager of the American Biscuit Company.

Joseph Baumgarten, of J. Baumgarten & Co.

W. B. Maxwell, secretary of Blake, Moffitt & Towne.

W. S. Smith, travelers' manager of Baker & Hamilton.

T. W. Wolfe, assistant cashier of the Bank of California.

Charles Brandenstein, of M. J. Brandenstein & Co.

H. S. Bonestell, secretary of Bonestell & Co. Gustave Brenner.

Leon Carrau, president Carrau & Green.

Edward L. Baldwin, president Celery Soda Co.

J. D. Ryan, director Coffin-Redington Co.

E. Frowenfeld, California Fruit Canners Association.

George W. Rice, California and Hawaiian Sugar Refining Co.

S. W. Burchaell, vice-president Dolliver & Bro.

George H. Eberhard, president the Geo. F. Eberhard Co.

Thomas R. Edwards, manager The Jas. W. Edwards Co.

The Eloesser-Heynemann Co.

A. A. Schneider, manager C. W. R. Ford & Co. The First National Bank.

E. B. Gimbal, partner in Gimbal Brothers.

H. M. Heineman, head of H. M. Heineman.

R. W. Hills, of Hills Bros. and Charles H. Bain, sales manager of the same firm.

W. A. Appel, secretary, and Preston Norris, sales manager of the C. D. Hutton Flour Co., Inc.

W. S. Greenfield, manager of the H. W. Johnson-Manville Co.

W. D. Keyston, of Keyston Bros.

C. F. Michaels, vice-president, and Charles Huyc, director, of Langley & Michaels Co.

J. D. Isaacs, head of Luscombe & Isaacs.

J. E. Cohn, secretary and manager of McBride-Rothschild Confection Co.

C. W. Marwedel, proprietor C. W. Marwedel.

Alfred E. Raas, president Muller & Raas Co.

Wm. Metzner, manager Nonotuck Silk Co.

J. H. Newbauer & Co.

Newton H. Neustadter, director Neustadter Bros.

M. H. Robbins, Jr., Pacific Coast manager, and H. T. Johnson, valley sales manager Otis Elevator Co.

Charles Stallman, president Pacific Tool and Supply Co.

J. H. McLafferty, vice-president and manager Pacific Coast Paper Co.

H. V. Carter, president and manager Pacific States Electric Co.

W. L. Meussdorffer, sales manager Rudge-Merle Co.

Rolla V. Watt, manager Royal and Queen Insurance Co.

Wm. Rieger, manager and secretary Paul Rieger Co.

W. E. Dennison, president Steiger Terra Cotta and Pottery Works.

Albert Herschfeld, secretary Levi Strauss & Co.

Julius Brownstein, secretary Standard Biscuit Co.

Carl H. Schmidt, vice-president and general manager Tillman & Bendel.

J. N. Hubbard, vice-president the Union Lithograph Co.

William H. McCarthy, president United Workmen's Boot and Shoe Co.

Clarence W. Coburn, president Whittier-Coburn Co.

The Western Meat Co.

A. L. Young, president A. L. Young Machinery Co.

W. H. Scott, vice-president Pacific Hardware & Steel Co.

F. Dohrmann, Jr., general manager, and C. B. Joseph, sales manager, Nathan-Dohrmann Co.

Many of these went on the first excursion to the Lower San Joaquin last year. All benefited by the trip, some to such an extent that they have been receiving orders for carload lots of their commodities from sections where they never had accounts before.

MUNICIPAL BUDGET SHOULD ENABLE TAXPAYERS TO CHECK EXTRAVAGANCE

It Should Show All Growth of Taxation and Make it Possible for Organizations of Citizens to Oversee the Financial Policy on Which the City's Business is Conducted.

By ANSON HENCK, Chairman Committee on Public Accounting, Merchants' Association.

The budget as employed by municipalities and other political divisions has two prime functions. The first is to determine the financial requirements of an ensuing period so that arrangements may be made for the development of the necessary revenue. The second is to prevent the expenditure of the revenue for any purposes except those for which it has been contributed by the public. Both of these functions are of extreme importance, not only to the legislative authority, vested with the power of developing the revenue through taxes and rates, and charged with its judicious disbursement, but to the public that contributes the revenue, and that benefits from its proper expenditure.

In the preparation of the budget, the legislative body calls upon the various governmental departments for estimates of their financial requirements for the ensuing year or other period. After tabulating the estimates the total stated requirement is compared with the amount that it is expected to provide, or that it is possible to raise provided a taxation limit is specified by law.

The Vice of Over-Estimating.

In the event that the total of the estimates exceeds the amount it is judicious or possible to raise, as only too frequently is the case, it then becomes necessary to reduce the estimates by this excess. In fact, the usual necessity for this reduction is frequently anticipated by department executives, and in preparing their estimates they accordingly set forth a requirement greater than is actually expected.

This process of revising the budget estimates is of vital importance to the taxpayer. Once the budget receives the approval of the legislative body it becomes a law. Sufficient taxes must be imposed to provide the necessary revenue. The allowances therein provided become available for the use of the various departments along the lines specified, and, generally speaking, there is no way by which a department can be prevented from employing its full allowance.

Consequently, the preparation of the budget may be considered as the final determination of the financial policy of the city for the ensuing year, and the period prior to its final adoption by the legislative body presents the only opportunity for public intervention of any value.

The questions now arise: By what means can the public intervene, and how is the public to place itself in a position fully to understand the subject so that intervention may be logically directed towards the welfare of the city?

Organized Vigilance.

As to the first question, it is true that individual action would be practically valueless, but it should be remembered that this very fact has caused widespread formation of commercial and improvement clubs, merchants' associations, etc. It is through such bodies that the public may have a part in the determination of the municipal policy for the future and even though their part is unofficial, it is important. The legislative body is bound to respect their recommenda-

tions as to the relative urgency of improvements and as to economies that may be exercised, provided such recommendations are made after a logical consideration of the entire municipal requirements and do not evidence the desire of one section for benefits which could only be obtained at the expense of the city as a whole.

The answer to the second question, how is the public to become thoroughly conversant with the subject, is almost obvious. It is by a study of the tentative budget, of a comparison with past expenditures, of the urgency of municipal improvements contemplated, and of improvements and other requirements that appear to have been omitted. Though the theoretical manner of forming an opinion as to the fairness of the budget is apparent, the practical means at hand for so doing are usually limited.

Systematic Arrangement Necessary.

In order that the legislative body, as well as the public, may intelligently pass upon a tentative budget, one thing is of prime importance. It must be well arranged and sufficiently detailed. This is necessary, not only to enable just consideration of merit, but so that the authorizations finally determined may not be perverted.

An ideal arrangement of budget estimates contemplates a classification with regard to the various governmental functions, which are:

- 1st: General government (including the legislative and chief executive's offices, the courts, etc.).
- 2nd: Protection of life and property (including the police and fire department).
- 3rd: Health conservation and sanitation (including the inspection function of board of health and sewers).
- 4th: Highways (including the care and operation of streets).
- 5th: Charities and correction (including hospitals and jails).
- 6th: Education (including schools and libraries).
- 7th: Recreation (including parks and squares).
- 8th: Miscellaneous.
- 9th: Interest and sinking fund.
- 10th: Construction, improvements and betterments, subdivided as to—
 - a. General government.
 - b. Protection of life and property.
 - c. Highways, etc., to (h) Miscellaneous.

Each of the general classifications should be subdivided as to the various offices and detailed activities, which go to make up the entire city, while salaries, wages, materials and expenses should be a cross classification. It should be understood that the general classifications, No. 1 to No. 8 above, should include only the requirements for actual operation and current maintenance, the requirements for improvements being aggregated under No. 10, the details of which should show just what improvements, new equipment, etc., are contemplated and how urgent is the need.

Permanent Improvements.

This division between operation and im-

provement (revenue and capital) is important. Operating expenditures simply provide the required service to the public and maintain the city in its present condition. Improvement expenditures result in the acquisition of something that will be of a permanent or long-standing value. The operating expenditures should gradually increase with the growth of the city; the improvement expenditures should fluctuate in accord with the particular need of the moment. Operating requirements must always be met by current revenues, while it is frequently advisable to incur bonded indebtedness to provide for improvements, thus distributing the expense to the public over ensuing years, during which the service from the improvements is being given to the public.

Watching the Taxes Grow.

Assuming that the budget estimates are so prepared, it is contended that intelligent consideration may be given by the average interested business-man. He is able to see just what is contemplated and what is to be the cost. If the requirement for highways is much larger than for prior years, the estimate will show whether the increase is for lighting or for pavement repairs. If the former, it should be shown that the number of lights or the rate has increased. If the latter, the particular reason for the increase should be apparent. In either case he is able to form an opinion. He can ascertain what portion of the revenue to be contributed is to be used for current needs and what portion for improvements, the benefits from which are to accrue to future years. The means have been provided so that "He who runs may read," and read with intelligence.

With such a budget the organizations of taxpayers may object to contemplated expenditures of certain kinds; may point out where important requirements have been omitted, and each objection, each suggestion, may be supported by arguments founded upon a full knowledge of the matters in question. In fact the entire matter may be considered in the same manner as the merchant considers the financial policy of his business.

An Aid to Economy.

From the standpoint of the legislative body the value of such a budget arrangement should be even greater than to the public, for to it the matter is an official trust. As it is usually necessary to reduce estimates, the means are provided whereby every contemplated expenditure not absolutely essential to the continuation of government is boldly apparent. Estimates that have been padded in anticipation of reduction may be segregated from those that have been honestly prepared. Accordingly, reductions can be made without the danger of retarding the efficiency of any function, while at the same time excess allowances are prevented from passing unnoticed. Further, such a budget arrangement enables the legislative body to prevent any diverting of funds from the channels of judicious expenditure with much more exactitude than under any more omnibus form, while at the

same time it should not in any way embarrass the executives in the performance of their duties.

But—There Must be Modern Accounting.

If it be admitted that a budget arrangement such as suggested is advantageous, the question immediately arises: "How is the data to be obtained for the classification of the estimates?" The answer is: only by arranging the accounts of the city so that the same classification may prevail in the recording of transactions. This is true inasmuch as it is necessary, in the preparation of any estimate of future financial needs, to refer to what has been required in the past and if the municipal accounts and the municipal budget both be segregated along the suggested lines it is apparent that the opportunity for intelligent consideration of estimates by either taxpayer or legislative officer is greatly increased.

The budget of the city of San Francisco and the budget of the city of New York are excellent examples of what a budget should not be and of what it should be. In the budget of San Francisco practically no regard is given either to a logical classification as between governmental functions, or to the separation of requirements for operation as against improvements. Estimates are presented and accepted that contemplate expenditures for both ordinary operations and for the acquirement of additional equipment. It is only with regard to new buildings and other improvements of great magnitude that specific provisions are made. The result is that the Board of Supervisors cannot reduce or allow the estimates with a proper degree of equity to all, while the taxpayer is prevented from obtaining any well-founded opinion.

New York's Example.

The budget of New York is prepared in such a way as to give the maximum amount of information directed towards the formation of logical opinion. The estimates are shown in comparison with the expenditures for prior years. The amount per capita of each classification is shown and every percentage or other data which can be of value is included.

In New York the budget is so arranged as to become a predominating factor in the control of municipal expenditures. In San Francisco many improvements in arrangement and method are required before the possibilities of control, which exist in a well-arranged budget, may be realized. Which is the better way, that of San Francisco or that of New York?

**COMMITTEE ON ACCOUNTING
THANKED FOR ITS GOOD WORK**

Directors of the Association Recognize the High Value of Its Report.

The following resolution has been unanimously adopted by the Board of Directors of the Merchants' Association:

Resolved, That the thanks of The Merchants' Association of San Francisco be and they are hereby extended to the members of the Association's Committee on Public Accounting,

Mr. Anson Herrick,
Mr. Geo. Webster,
Mr. Norman McLaren,
Mr. Wm. Dolge,

for the report prepared by them upon "The Necessity of a Revision of an Accounting System for the City Government of San Francisco" and for the valuable public service thus rendered by them to this Association and to the city.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

M. H. ROBBINS, JR., President.

L. M. KING, Secretary.

CONSOLIDATION HELPED ALL THE BOROUGHES OF NEW YORK

Strong Testimony on the Benefits of Amalgamation Furnished by the First City of the Country

Not only did the consolidation of the boroughs of Greater New York benefit the Borough of Manhattan, but it benefited the outlying boroughs; and not only did it benefit the outlying boroughs but it proved of advantage to the original city as well. It was a benefit to all concerned, according to the views of the New York Merchants' Association, which has been interrogated on the subject by the San Francisco Merchants' Association. The testimony of the New York Association on this point follows:

New York, December 31, 1910.

L. M. King, Esq., Secretary,

The Merchants' Association of San Francisco,
San Francisco, California.

Dear Sir:

Your favor of December 24th in relation to the result of consolidation of the various municipalities now embraced within the City of New York duly received. You ask,

(a) Whether the Borough of Brooklyn has been benefited or injured by its consolidation.

(b) Whether the consolidation has been a benefit or not to the communities outside of New York that were included.

(c) Whether the City of New York has been benefited. And if so, why.

Each of the outlying boroughs has been locally benefited, and the consolidated city has been otherwise benefited for the following reasons:

Before consolidation the then City of Brooklyn had borrowed all the money possible under its debt limit and had a very high tax rate. Despite this fact it was unable to provide for pressing needed public improvements. Its pavements, school buildings, sewer system and water system, as well as all other public properties were in bad repair, and there was pressing need of large outlays to put them in proper condition.

Despite the fact that the large unoccupied areas and the low land valuations of Brooklyn made it the natural and most economical site for the residential quarter of New York, the lack of adequate means of transit across the East River greatly hampered its development, and thereby prevented any considerable increase in taxable values. This, of course, taken in connection with the city's financial straits, prevented it from obtaining the revenues without which essential public improvements were impossible.

So long as Brooklyn was independent it was impracticable to provide the bridge and tunnel connections with Manhattan upon which Brooklyn's development necessarily depended, for the reason that Brooklyn could not pay its share of the very heavy cost. One of the first results of consolidation was the planning, and later the construction of three additional bridges and several tunnels, and an immediate and enormous increase in the taxable valuation of undeveloped Brooklyn real estate, together with a very large movement of population into that borough.

This great increase in values provided the fund necessary for local street improvements (which in the first instance were provided by assessment on voluntary petition) and also so increased the values of developed property as to supply the funds for needed public improvements without an increase in the tax rate. Moreover, extensive additions and improvements were made to the schools, the dock properties, the sewers and the water system upon the revenue and the general credit of the city as a whole.

Thus as the result of consolidation Brooklyn has gained enormously in population, in taxable valuations and in the aggregate of revenue applicable to public purposes. In addition to this the outlays made for public purposes in the borough and paid for out of the general revenue have considerably exceeded the amount derived from taxation within the borough, so that Brooklyn has benefited, not only by the increase in the revenues proper to its own territory, but also by a portion of the revenues derived from the general credit of the city as a whole.

Generally speaking, the same statement of fact

applies, although in a lesser degree, to the boroughs of the Bronx, Queens and Richmond, each of which has benefited greatly by the provision, on the general credit of the city, of better and rapidly improving means of transit, and the provision of public improvements not practicable for the unaided resources of the local territories.

The city as a whole has reciprocally benefited by the distribution of its population over a much more extensive area than formerly possible, and the large expansion of its resources, due to increased borrowing power, by reason of the great increase in aggregate values, from which sources have been derived the funds required for the comprehensive public improvements alluded to.

To sum up, the dispersion of population over a much greater area, by reason of the provision of transit facilities, has greatly increased the aggregate resources of the entire area without materially increasing the tax rate.

Trusting this will afford you the information desired, we remain,

Very truly yours,

THE MERCHANTS' ASSOCIATION OF
NEW YORK,

By F. B. DeBerard.

THANK YOU, MR. LAWSON.

The following telegram has been sent by the Merchants' Association to Mr. Victor F. Lawson, proprietor of the Chicago "Daily News":

We desire to express to you our hearty appreciation of your recent article in the "Chicago News" supporting San Francisco for the Exposition to celebrate the completion of the Panama Canal. Your arguments will go far toward convincing people that San Francisco is the city where such an exposition should be held.

MERCHANTS' ASSOCIATION OF SAN
FRANCISCO.

M. H. ROBBINS, JR., President.

The Exposition contest deserves to go down in Pacific Coast history as the Fight that Woke up the West—not that the West had ever been very much asleep, except in regard to its own national importance and proper solidarity. To the flood of telegrams that poured in on President Taft, just to remind him that the West was fully conscious of its interests and its right to national recognition, the Merchants' Association contributed the following:

San Francisco, January 23, 1911.

Honorable William H. Taft.

President of the United States.

Washington, D. C.

As merchants we strongly feel that a principal object of the building of the Panama Canal would be lost or set back many years if San Francisco failed in securing Government sanction of its endeavor to provide an exposition at its own expense for the main purpose of upbuilding American trade with the Orient. Your wide knowledge of both the Pacific Coast and the Far East makes us confident that you will appreciate the great impetus which will be given Oriental trade with the entire United States and the hastening of the development of the resources of the whole West by holding the Exposition on this side of the continent.

THE MERCHANTS' ASSOCIATION OF SAN
FRANCISCO.

M. H. ROBBINS, JR., President.

Telegrams were also sent by the Merchants' Association, the Chamber of Commerce and the Merchants' Exchange to commercial organizations in fifteen other Pacific Coast cities asking them to forward dispatches of similar tenor to the President.

TRAFFIC BUREAU DEFENDS THE CITY AGAINST FREIGHT RATE DISCRIMINATION

Makes a Fight for the Rehearing of the Case Decided in Favor of Los Angeles by the Retiring Majority of the Old State Railroad Commission.

One of the most important contests ever waged over the trade position of San Francisco is the one now going on before the State Railroad Commission, between the Associated Jobbers of Los Angeles on the one hand and the Traffic Bureau of the Merchants Exchange, representing San Francisco's mercantile interests, on the other.

The stake is a considerable slice of territory that once was properly tributary to this city in a commercial sense, and of which this city was the natural market and outlet, but which the order of the majority of the Commission, just before that majority went out of office, would turn over to Los Angeles as far as discriminating freight rates could do it.

A Matter of Relative Rates.

The territory in question extends from below the southern line of Tulare County as far north as Visalia. Speaking in an economic sense, the city that can put its goods into that territory cheapest will possess its trade in the long run, and nothing else that can be done about it is going to make very much difference.

In the question of relative prices, freight rates are always likely to be the determining element. For some time the rates into the San Joaquin Valley from San Francisco and the rates into the Valley from Los Angeles have been equal at Delano, just south of the Tulare County line. North of that point they have been favorable to San Francisco, south of it to Los Angeles. The Associated Jobbers of the southern city complained of this arrangement, as discriminating against them, in spite of the fact that it is a floor-level haul from San Francisco, and subject to water competition a good part of the way, while Los Angeles reaches the Valley over the San Fernando Mountains and the Tehachapi Pass, involving a lift of over 5,000 feet and a cost of operating trains that is four times the cost of operation from San Francisco, according to testimony given before the Commission by W. R. Scott, Assistant General Manager of the Southern Pacific Company.

New Commission to Decide.

The Traffic Bureau of San Francisco intervened to protect its city. So did the Jobbers' and Manufacturers' Association of Stockton. The decision of the majority of the old Commission went against them. The Traffic Bureau has now asked for a suspension of the decision, and a hearing to determine whether or not there shall be a retrial of the matter. The suspension has been granted, and the hearing set for January 31st. It will be held by the newly elected Commission, composed of John M. Eshelman, president; Alex. Gordon and H. D. Loveland; the last named having been on the old Commission, but having radically and pointedly dissented from the action of its majority.

A sinister and significant feature of the affair is the fact that the tariff ordered in by the old Commission, which would force the breaking-point between San Francisco and Los Angeles northward, to a location midway between Tulare and Goshen and

about even with Visalia, proves on examination to be identical with the so-called "mimographed tariff" which aroused the protests of the San Francisco merchants in 1907 and was rejected by the railroads themselves after a demonstration of its injustice to this city. This fact has been pointed out by Wm. R. Wheeler, manager of the Traffic Bureau, who, in a statement supplementary to the petition for a rehearing, says:

Shifting the Breaking-Point.

As shown by the opening statement of the Southern Pacific Company's counsel, as well as by the testimony, the original dividing line, or breaking point as between San Francisco and Los Angeles, was at the summit of the Tehachapi mountains, and this condition continued for many years after the completion of the Southern Pacific Company's line. This was a fair and equitable arrangement and was presumably established in the first instance by the Southern Pacific officials after giving due consideration to the topographical and population conditions. The former conditions, of course, have not been changed, and the changes in the latter condition are to the advantage of San Francisco, inasmuch as the growth of population in the San Joaquin Valley has been relatively and actually very much greater than that of the Tehachapi mountains since the completion of the road. Therefore if any change from the original rate conditions should to-day exist, such change logically would be reflected in moving the breaking point farther south rather than farther north.

The Railroad Commission, on the complaint of the Los Angeles jobbers, not only found that the rates from Los Angeles to Valley points were excessive, but, not content with ordering them lowered, it fixed, in effect, a minimum below which the San Francisco rates should not go, and ordered that "from Stockton south the defendants reduce their rates so as to give Stockton the benefit of a differential under San Francisco equal to the existing rates from San Francisco to Stockton upon all classes to all points involved."

Can Not Fix Minimum Rates.

This ruling has been made a point of vigorous attack in the dissenting opinion of Commissioner Loveland, who says of it (italics are ours):

I believe the Commission has exceeded its authority in fixing arbitrary minimum differentials between San Francisco and Stockton. . . . This, in my opinion, is without authority of law. This is no more or less than a denial to the consumers of the San Joaquin Valley and the merchants of San Francisco of the right to enjoy the lower freight rates which are always brought about by unrestricted water competition, and furthermore denies to this public the right to enjoy differentials to points beyond the head of water competition, which may properly be, and usually are, less than the rates in effect from the point of origin to the point at the head of water competition. It is furthermore in violation of the established principles of rate regulation that rates may and should decrease per ton per mile as the distance increases until ultimately the differentials between two such points as those under consideration fade out or are eliminated. The Railroad Commission Law of 1909 restricts the powers of the Commission in establishing rates to the fixing of maximum rates. Differentials are parts of rates, and the order of the majority opinion in fixing arbitrary minimum differentials between San Francisco and Stockton, which must be added to rates from Stockton to Valley points in order to make the San Francisco rate, to that extent fixes minimum rates from San Francisco to all Valley points. This, in my opinion, is a vital objection to the majority opinion.

In my opinion, the Commission has no authority in law to restrict the effect of actual water carriage in lowering freight rates or differentials so long as the rail rate is not fixed below the actual cost of service.

I dissent also to the application of the lower rate given to Los Angeles. To illustrate: Los Angeles reaches Fresno by the addition of 12 cents to her Bakersfield rate, whereas San Francisco, Stockton and Sacramento must pay 28 cents in addition to their Fresno rate to reach Bakersfield. Thus, under the Commission's adjustment, these three cities pay for transportation over a level haul, over the same rails, for the same distance, and between the same points, more than twice as much as Los Angeles. Similar discriminations will follow all through the Valley. . . . The present rates are not, in my judgment, discriminatory in favor of San Francisco, but, on the contrary, unduly favorable to Los Angeles. The rates named in the order will increase the discrimination against Stockton, Sacramento and San Francisco.

Adjust Stockton Rate First.

I have already shown that an equitable adjustment between these competing markets requires as a fundamental principle of such adjustment that rates first be adjusted to Valley points as between Stockton and Los Angeles, where conditions are more nearly similar, in that transportation from each is by rail and not influenced by actual or present water competition.

Other points of dissent, based on more technical but no less telling objections to the legal consistency of the order, are urged by Commissioner Loveland and by the Traffic Bureau's counsel, Mr. Seth Mann, in an appeal for a rehearing of the case. The whole matter indicates the danger to the commerce of San Francisco raised by the enterprise of the merchants of Los Angeles, and shows the necessity of such organized defense as the Traffic Bureau is furnishing the city.

NO USE SUBSCRIBING FOR TWO-CENT-A-MILE FARES

They Have Been Declared Unreasonable and There Is No Hope of Getting Them.

Advices have been sent to all its members by the Traffic Bureau of the Merchants Exchange, in regard to a solicitor of funds for a campaign to secure interchangeable 2,000-mile railway tickets in the West, and additional baggage allowance for commercial travelers. The Traffic Bureau considers that the effort is futile and that any money contributed to it will be thrown away. Its manager suggests that anyone wishing further information on the subject communicate with him about it. The letter reads:

This Bureau has received inquiries recently relative to a party by the name of A. G. Graves, who is circulating a petition among the merchants of San Francisco asking moral and financial support in the matter of requesting the Trans-Continental Passenger Association to put in effect a 2,000-mile interchangeable mileage ticket based on two cents per mile over the various roads in the Western States.

The Traffic Bureau, in calling your attention to this matter, has been prompted by the following very important reasons:

In the first place, the two-cents-per-mile basis, as you doubtless know, has been declared unreasonable by both the Interstate Commerce Commission and several of our State courts. Second, this Bureau cannot see the necessity of our merchants contributing to some individual

who proposes to file a petition with the Trans-Continental Passenger Association which gives no assurance of results and makes no provision in case legal action is necessary.

We beg to inform you that this Bureau already has under consideration this subject, working toward the establishment of a 200-mile interchangeable mileage ticket, based on two and one-half cents (2½¢) per mile, good on all roads for all points on a line drawn from El Paso, Texas, to Cheyenne, Butte, Great Falls, Calgary, B. C., and all points West.

All similar organizations on the Pacific Coast are joining with this Bureau in seeking to establish an interchangeable mileage ticket as outlined above, for the benefit of all travelers, and we are not seeking any financial support but consider it as a part of the work of this Bureau.

The Bureau would be glad to furnish any information on this subject that you may desire.

Yours very truly,

WM. R. WHEELER,
Manager.

WILL HELP SUPPRESS CRIME.

A vigorous committee to co-operate with the Police Department for the suppression of crime in San Francisco has been appointed by the Merchants' Association. This committee consists of Dr. Hartland Law, Joseph Sloss and Byron Mauzy. Effective measures will be taken to rid the city of the burglars and hold-up men that have infested it of late, but just what these measures will be the committee is not yet ready to make public.

Complaints have been received by the Association that the Number 3 Sutter-Street cars do not stop during rush hours either at Grant Avenue or Stockton Street. The matter has been brought to the attention of the vice-president and general manager of the United Railroads, with a request from the Association for better service at these points if possible.

WORKING FOR COMPLETION OF THE ARMY SUPPLY DEPOT

Efforts are being made by the Merchants' Association to induce President Taft to recommend an appropriation for completing the Army Supply Depot at Fort Mason. The Quartermaster-General has recommended it highly, but the Secretary of War has omitted it from his program on the ground of economy. San Franciscans at Washington in the interests of the Exposition were asked to see the matter through as soon as the Panama Fair site was settled.

Mr. Frank J. Symmes, former president of the Merchants' Association, and Mr. J. E. Green, of Baldwin & Howell, were appointed delegates from the Association to the meeting of the Counties Committee of the California Development Board held at Oakland January 6th and 7th.

Col. Goethals, in charge of the construction of the Panama Canal, has been invited by the San Francisco commercial organizations to visit San Francisco on his next trip to Washington and deliver an address on the work going forward on the Isthmus.

The case of Frank Gorman, under sentence of fifty years in San Quentin for shooting the president of the Thompson Bridge Company two years ago in an attempt at robbery, is again receiving the attention of the attorneys for the Merchants' Association, inasmuch as Gorman is at present in the county jail instead of State's prison. Gorman's case has been appealed, and the attorneys will look into the matter and make sure that justice is not tampered with.

MORE FIRE CISTERNS WANTED IN THE BUSINESS DISTRICT

More fire cisterns for the district north of Market Street and east of Van Ness Avenue are desired by the Merchants' Association, which has petitioned the Board of Works to see that construction on them begins at an early date. Seven were allotted to this district by the original plans, but only one of them has thus far been provided. The residence districts of the Western Addition and the Mission are now fairly well supplied with cisterns, as well as the business district south of Market.

Mr. A. W. Scott, Jr., of the Board of Directors of the Merchants' Association, was appointed a delegate from the Association to the annual meeting of the National Board of Trade, held at Washington, D. C., January 16th.

Resolutions adopted by the Merchants' Association advocating the use of California materials in government buildings erected in California have been sent to the Treasury Department at Washington. These resolutions urge that preference be given California products when price and quality are equal to those from abroad.

The Merchants' Association has appointed the following Special Committee on Legislation to watch all bills introduced at Sacramento and advise any action that may seem necessary on any of them: R. H. Swayne, Eugene J. Bates, Joseph Sloss, Richard Costello, C. K. McIntosh, R. S. Atkins, chairman. This committee will act in conjunction with the Association's attorneys.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUZY	Treasurer
EUGENE J. BATES	Boardman
GEORGE C. BOARDMAN	Boardman
RICHARD W. COSTELLO	Boardman
W. D. FENNIMORE	Boardman
HARTLAND LAW	Boardman
C. K. MCINTOSH	Boardman
W. N. MOORE	Boardman
A. W. SCOTT, JR.	Boardman
JOSEPH SLOSS	Boardman
ROBERT H. SWAYNE	Boardman
FRANK I. TURNER	Boardman
M. KRIG	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MAXLEY	Commercial Representative
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

GEORGE C. BOARDMAN, Chairman	BYRON MAUZY
W. D. FENNIMORE	Public Affairs.
A. W. SCOTT, JR., Chairman	Publicity and Promotion.
HARTLAND LAW	Trade and Finance.
W. D. FENNIMORE, Chairman	W. N. MOORE
C. K. MCINTOSH	GUSTAVE BRENNER
W. N. MOORE	EUGENE J. BATES
HENRY A. CAMPBELL	Engineer in Charge
D. A. HAGEN	Financial Secretary and Auditor

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.	Price, Waterhouse & Co., 310 Sansome
Barrow, Wade, Guthrie & Co., 310 Sansome	Rowe, C. V., Room 247, 258 Market
Lester Herrick & Herrick, Merchants Exchange Bldg.	ACCOUNTANTS AND AUDITORS.
Lomax, W. B., 255 Chronicle Bldg.	Hertz, Louis, 149 California
McLaren, Goode & Co., 255 Chronicle Bldg.	ACETYLENE GAS GENERATORS.
Thos. Clunie Bldg.	Bullard, E. D., Rooms 221-223, 268 Mkt.

ADVERTISING.	ADVERTISING NOVELTIES.
Cooper, F. J., 18 Montgomery	Knapp, Wm. & Co., 747 Sansome
Green, J. Chas. Co., Stevenson and Clinton Park	The Peters Cartridge Co., 608 Howard
Johnston-Diener, Avers, 130 Kearny	ARCHITECTS.
Olney-Moorhead Co., 805 Commercial Bldg.	Barth, Hermann, 12 Geary
Scotford, F. B., 242 California	Crim & Scott, 425 Kearny
Walker Advertising Agency, Spreckels Bldg.	Curlett, William, Pacific Bldg.
	Dutton, L. B., Chronicle Bldg.
	Holmes, Edward L., 338 Pine

Douglas, Jos. A., 902 Phelan Bldg.
McDonald Bros., 353 Russ Bldg.
Mussardoff, C. A.,
Hirsh Meyer, Fred'k H., Humboldt Bank Bldg.
Meyers, Henry H., 1201 Kohl Bldg.
Moore, J. W., 125 Second Bldg.
Polk, Willis & Co., Merch. Ex. Bldg.
Rold Bros., 125 Claus Spreckels Bldg.
SUPPLIES.
Metzger, Eugene Co., 18 First
Klein, Edgar, 60 Second
ARCHITECTURAL TERRA COTTA.
Gladding, McBean & Co., Crocker Bldg.
AIR GLASS.
California Art Glass B. & C. Works,
Union Bldg., 78 Mission
Edward Glaz, 78 Mission
ART GOODS.
Simpson, S. & Co., 246 Post
Quinn, E. J., 125 Montgomery
Schussky, Bros., Co., 1218 Sutter
Vickers, Atkins & Torrey, 560 Sutter
Lowe, J. W., 125 N. Y. 7 Spec
ARTESIAN WELL TOOLS.
American Well Tool Co., 125 Mission
ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co., 163 Geary
ATHLETIC GOODS.
Spaulding, A. G. & Bros., 163 Geary
Bancroft, Philip, 125 Monadnock Bldg.
Blackman, T. Z., 420 Phelan Bldg.
Moore, H. M., Sanford, 125 Kohl Bldg.
Frank, Nathan H., Mer. Ex. Building
Heller, E. S., Union Trust Bldg.
Humphreys & Hubbard, 78 Metropoli
Henderson, Geo. R., 337 Mission
Kellogg, Sheldon O., Crocker Bldg.
Keyes, A. D., Humboldt Bank Bldg.
Kittie, Allen I., Union Trust Bldg.
McNab, Gavin, 337 Mission
McCutcheon, Edw. J., Merchants Ex.
Morrison, Cape & Brobeck, 337 Mission
Naylor, Chas. E., 427 Sheldon Bldg.
Page, Chas., 111 Merchants Ex. Bldg.
Putnam, Osmond, 519 California
Schelline, S. C., 417 Montgomery
Smith, Sidney V., 274 Dwight Way, Berkeley
Thomas, Geratle, Frick Bay
Wilson, John Ralph, 125 Union Tru
Wilson, Mountfort S., Union Trust Bldg.
Wise, Otto Irving, Humboldt Bk. Bldg.
Wright, Allen G., 1018 Mills Bldg.
Wright, Geo. F., 1018 Mills Bldg.
WATCHES.
Chase, Fred H. & Co., 473 Valencia
Wilson, The Auctioneer,
S. W. Cor. Sinter and Van Ness
WEAPONS.
Canning & Winton Auto Co., 452 Golden Gate
Leavitt, T. C., 300 Golden Gate
Pacific Motor Car Co., 600 Golden Gate
Pierce-Arrow Sales Co., The Golden Gate
Vernon Automobile Co., 724 Golden Gate
Renault Freres Selling Branch, 724 Golden Gate
Smith, A. J., 561 Golden Gate
AUTO-LIVERY AND TAXICABS.
Auto Taxicab Co., 360 Golden Gate
Pacific Taxicabs, 1306 Bush
AUTOMOBILE SUPPLIES.
American Ever Ready Co., 755 Fulton
Chandler & Lyon Motor Supply Co., 755 Fulton
Weinstock-Nichols Co., 575 Golden Gate
BAGS, BAILE ROBE & HURLAP.
Boyd & Co., 420 Broadway
Lazansky, R., Bag Co., 402 Battery
Schmidt, Johann, 239 Drumm
BAKERIES.
California Baking Company & Fillmore
Old Homestead Bakery, 3260 Nevada
Young & Swain Baking Co., 1432 Devlin
American National Bank, 437 California
Anglo-American Bank, Sansome and Sutter
Anglo-California Trust Co., 437 California
Bank of California National Ass'n, 7
Bank of Italy, 552 California
Batchelder, Geo. A., 125 Montgomery
Bank of First Nat'l Bank Bldg.
Canadian Bank of Commerce, 450 California
Central Trust Co., Sansome & Market
City Bank, 125 Montgomery
Donohoe-Kelly Banking Co., 100 Mtg.
French-American Bank of Savings, ..
German S. & L. Society, 526 California
Hibernia S. & L. Soc., McAllister & Jones
International Bank, 125 Montgomery
International Bank & Co., Mills Bldg.
Italian-American Bk., Montg. & Sacto.
Marine Trust and Savings, 100 Market
Mercantile National Bank, 454 Cal.
Mission Bank, Th. 16th & Julian Ave.
Musson Savings Bank, Valencia & 15th
Mutual Savings Bk. of S. F., 708 MKT.
Savings Union Bank of S. F.,
Seaboard National Bank, 101 Market
Security Savings Bank, 216 Montgomery
Shawmut National Bank, 125 Sansome
Wells-Fargo-Nevada National Bank, ..
of San Francisco, Union Trust Bldg.
Western National Bank, 216 Montgomery
New Monte and Market
Yokohama Specie Bank, 418 Sansome
BEANS AND SPRINGS IRON AND STEEL.
Derkelmann Bros., 310-312 Turk
Simons Mfg. Co., Thos., 958 Howard
BEER BOTTLERS.
Blue and White Bottling Co., 2745 16th
Fredericksburg Bot. Co., 18th & Ala.
Happ, John & Son, Eighth & Townsend
Scandinavian Bottling Co., The
Cook, H. C., 125 Montgomery
Deign Belting Co., L. P., 350 Mission
Heinen, Alex., Belting Co., 2113 Harrison
Pacific Mill & Mine Supply, 593 Mission
BOILER WORKS.
Eureka Boiler Works, 593 Mission
Keystone Boiler Wks., Main & Folson
Pacific Coast Boiler Works, 235 Main
Payne's Bolt Works, 328 Howard
BOND DEALERS.
Rollins, E. H., & Sons, Bank Bldg.
BOOK BINDERS.
Hicks-Judd Co., Thos., 53 First
Malloy, P. Co., 551 Bush
Phillips, Wm., 125 Montgomery
BOOKS AND STATIONERY.
Cunningham, Curtiss & Welch, 565 MKT.
Eller, Paul, 239 Grant Ave.
San Francisco News Service, 125 Montgomery
Whitaker & Ray-Wiggin Co., 170 Mission
BOOTS AND SHOES—RETAIL.
Helm, George, 125 Kearny & Post
Koehnig Shoe Co., The, Kearny & Post
Philadelphia Shoe Co., 825 Market
Rosenthal's Inc., 151 Post
Royal Shoe Co., 138 Market
Wolf, H. & Bro., 1609 Fillmore
BOOTS AND SHOES—WHOLESALE.
George and Marion Shoe Co., 723 Mission
Noan-Earl Shoe Co., 727 Mission
and Workmen's Co., 156 Second
Williams-Marvin Co., Battery & Bush
Young, George, 207 Second
BOX FACTORIES.
California Pine Box and Lumber Co., 1244 Flood Bldg.
Kohl Bros. Mfg. Co., 1244 Flood Bldg.
Pacific Box Factory, Bryant
Bruc-Buch, Gay and Taylor
BRICK, BRICK, PAVING AND SEWER.
Golden Gate Tile Co., Bonded Pavem
Vallejo Brick & Tile Co., 654 Mills Bldg.
BREWING.
Albion Ale & Porter Brewery, 494 Otterell
Hibbard, H. C., 125 Howard
Lochbaum & Co., H., 132 Bluxome
Union Brewing & Malting Co., Florida
BREWERS AGENTS.
Olympia Beer Co., 1423 Sansone
BREWERS AND ROTTERS SUPPLIES.
Bauer Schweitzer Co., 650 Sacramento
BROKERS—CUSTOM HOUSE.
Bunker, C. D., & Co., 644 Sansome
Hibbard, H. C., 125 Howard
Mayhew, F. E., & Co., Battery & Wash.
Mattoon & Co., 516 Battery
BROKERS—STOCK, BOND, GRAIN AND OIL.
Barth, J., & Co., 480 California Ex. Bldg.
Gavin, J. & Co., 339 Montgomery
Pollitz, Edw., & Co., 419 California
Poplitz, Jos. B., 339 Bush
BUILDING AND LOAN ASSOCIATIONS.
Continental B. & L. Association, 31 Drumm
DuVal, Wm., 112 Market
Mallard & Schmiedell, 207 Front
Page Bros., 414 Montgomery
BUILDING CONTRACTORS.
Hicks Co., Lewis A., Humboldt Bk. Bldg.
Lundberg, 954 Monadnock Bldg.
BUILDING MATERIALS AND SUPPLIES.
Holden-Deuprey Co., 125 W. Mission
Lavy, Oscar S., 16 Second
Waterhouse & Price Co., 59 Third
Western Builders Supply Co., 650 Mission
Bayle-Lacoste & Co., California Market
Herman, Benj., & Son, Bush & Franklin
Hesser Bros. Co., 877 Market
Levy, Schweitzer & Co., 1370 Mar
Miller & Lux, Merchants Exchange Bldg.
Pack, J. K., 2849 California
Roberts, W. F., 2849 California
FURNISHING SUPPLIES.
Fae, Butcher Supp. Co., 211 Fourth
CAMP MANUFACTURERS.
American Can Co., 10th floor, Mills Bldg.
CANNED GOODS.
Cal. Cannery Manufacturers, Minnesota
Cal. Fruit Cannery Assn., 120 Market
Golden State Apparus Co., 10 Calif.
Shanklin, American Food Co., 180 Erie
CAPITALISTS.
Blishop, Chas. H., Clunie Bldg.
Borch, Ant. E., 410 Montgomery
Dean, W. R., 305 Kohl Bldg.
Delger, Henry, Delger Bldg., 6th and Market
Fontana, Mark J., 129 Market
Hopkins, J. S., 129 Market
MacKenzie, Clarence H., New York City
Martin, Walter S., First Nat. Bank Bldg.
Morgan, J. S., 129 Market
Payot, Henry, 956 Ellis
Phelan, James D., Phelan Bldg.
Smith, F. M., Albany Bk., Oakland
Spring Valley Water Co., 375 Sutter
Thompson, R. K., Estate Co., 125 Market
White, Thomas P., 125 Geary
CARBOLUNDUM AND GRINDING MACHINERY.
Ford, Fred, & Son, First & Howard
Garrett, J. S., 125 Montgomery
Robinson & Gillespie, 1051 Sutter
Murray, S. C., 1225 Fell St.
CARPETS.
Hulse-Bradford Co., 986 Mission
Walker, D. N. & E. Co., O'Connell
CARPET CLEANING WORKS.
Spaulding, J. & Co., 353 Tehama
CARRIAGE COMPANIES.
St. Francis Carriage Co., E-way & Polk
CARRIAGE MANUFACTURERS.
Grave, B. & Co., 739 Brannan
Larkin, J. S., 739 Brannan
Schindler, H. B., & Co., 172 Spear
Studebaker Bros. Mfg. Co., 24 Peale
Wetsch Co., Wm., 24 Peale
CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.
Cutting, J. C., 1405 Claus Spreckels Bldg.
Lamson Consolidated Store Service Co., 1405 Claus Spreckels Bldg.
CASH REGISTERS.
Autographic Register Co. of S. F.,
National Cash Register Co., 1040 Market
CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con... Bldg.
CEMETERY ASSOCIATIONS.
Henderson, John, President Mt. Olivet Cemetery, 402 Hill Bldg.
Haywood Bros. & Wakefield Co., 725 Howard
CHEMICALS—INDUSTRIAL.
Braun-Knecht-Helman Co., 576 Mission
CHEMISTS AND DRUGGISTS.
Curts, J. M., & Son, 108 Front
CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co., 940 North Point
CHROMOMETERS AND OPTICAL INSTRUMENTS.
Butler, Geo. E., 356 California
Weis, Louis, Co., 6 California
CIGARETTES.
Clawson, L. E., Inc., 100 Grand
Golden Gate Ave. & Leavenworth
CIGARETTE MANUFACTURERS.
Bolman, John, Co., Battery & Commercial
CIRCULAR DISTRIBUTORS.
Well, Wm. M., 27 Stevenson
CLOCKS AND TIME-KEEPING INSTRUMENTS.
Self-Winding Clock Co., 235 Montpy
CLOCK AND SUIT HOUSES REPAIR.
Callieu, Armand, Grant Ave. & Geary
Golden Gate Clock & Suit Co.,
Heilbrunn, L., 923 Market
Ranshoff, L., 230 Post
C

[Hul, Jas. H., 423 Merchants Exchange
Keatinge, Richard, & Sons, 779 Market
Masow & Morrison, 518 Monadnock Bldg
Metropolis Construction Co., 24 California

COOPERS.
California Barrel Co., 22d and Illinois
C. Cooperage Co., 54 Boardman
Woerner, David (Baker), 14th & Har
Herbert, Vogel & Mark Co., 379 Seventh

COOPERAGE STOCK.
Richards, J. W., 344 Monadnock Bldg.

CORRUGATED MANUFACTURERS.
Tubbs Corrugate Co., 22d and Illinois

CORSET MANUFACTURERS.
Locke, C. E., Mgr. Royal Worcester
Corset Co., 28 Geary

COTTON GOODS.
California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.
American Biscuit Co., Hat & Broadway
Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.
Nathan-Dohrmann Co., Stockton & Geary
Schloss Crockery Co., 17-19 Beale

CURIO DEALERS.
Hettich, A. L., Co., 509 Broadway
Dairy Milk Company
De Laval Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.
Edwards Co., The Jas. T., 323 Geary

DEPARTMENT STORES.
Flood, A. M., D. S., 240 Stockton
Plant, Frank L., D. S., 240 Stockton

DISK AND DISK.
Westphal, Otto Francis, D. S., 275 Post

DRUGS AND OFFICE FURNITURE.
Phoenix Desk and Chair Co., 245 Bush
Rucker-Fuller Desk Co., 677 Mission

DRUGS AND OFFICE FURNITURE.
Feintuch Display Fixture Co., 124 Sansome
Kchoe Display Fixture Co., Pacific & Market

DOORS AND WINDOWS.
California Door Co., 43 Main

DRAWMEN AND STORAGE.
Becard, J. B., Dray Co., 37 Sansome
Emmons, G., Dray Co., 37 Sansome

DRAWMEN AND STORAGE.
Farnsworth & Ruggles, 109 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DRAWMEN AND STORAGE.
Rade, C. B., 38 Davis
Rade, C. B., 38 Davis

DYEING AND CLEANING.
Thomas, The P., Parlatan Dyeing &
Cleaning Works, 27 Tenth

EDUCATIONAL INSTITUTIONS.
Head's Business Co., McAllister & Polk
San Francisco Business College, 24

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brook-Folsom Electric Corp., Second
Electric Appliance Co., 736 Mission

GAS ENGINEERS AND SCALES.
Fairbanks-Morse Co., 158 First

GAS METERING AND STOVES.
Pacific Meter Co., 112 Market

GAS CONSUMERS.
Gas Consumers Ass'n, 457 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.
Thlehen, Jos., 667 Mission

GEARS AND GEAR CUTTING.
Johnson Gear Co., 735 Folsom

GLASS MANUFACTURERS.
Illinois Pacific Glass Co., 15th & Folsom
Pacific Coast Glass Works, 17th & Irwin

GLOVES.
Moas, Gen. A., 127 Grant Ave.
Steinberger, 401 Delevany

GLUE MANUFACTURERS.
Burd, Wm., & Son, 208 Postal Telegraph Bldg.
California Glue Works, 301 Cole

GRAIN AND BEANS.
Barnard & Banker, 143 California
Hansen, F. L., 127 Montgomery

GRAVEL.
Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co., 331 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS-RETAIL.
Dannemann Bros., Thiel, Hovell & Scott
Goldberg, Bowen & Co., 242 Sutter

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

Hotel Richelieu, Van Ness & Geary
Harris, Kirk, Grand & Hamlin Hotels
Hotel Kington, Ellis & Leavenworth

INSURANCE—LIABILITY.
Duncan, David L., 340 Sansome
INSURANCE—LIFE.
Dundas, Wm. A., Asst. Vice-Pres. West-
ern States Life Ins. Co., 109 Walnut
Pacific Mutual Life Ins. Co., 109
West Coast Life Ins. Co., 348 Pine

INSURANCE—SURETY.
Pacific Surety Co., First National Bldg.
INTERIOR DECORATIONS.
Shastley & Vollmer, 1350 Van Ness

INVESTMENTS.
Jennings, Rufus P., Merchants Ex-
INVESTMENT SECURITIES.
Brown-Walker-Simmons Co., Crocker Bldg.

IRON, ORNAMENTAL.
Sarterius Co., Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works, Main & Howard
Mortin & Hedley, 215 Harrison
Ocean Shore Iron Works, 405 Eighth
Union Iron Works, Hooker & Lent Bldg.
Vulcan Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.
Berger & Carter Co., 604 Mission
Woods & Huddard, 1000 Market

**JAPANESE PRODUCTS AND FANCY
GOODS.**
Solomon, C. Jr., 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros., 114 Sansome

JEWELERS—RETAIL.
Andrews, A., 50 Kearny
Baldwin Jewelry Co., 29 Kearny
Giacobbi, Louis A., 29 Kearny
Hildemann, 813 Market
Hammerstein & Co., Sutter & Grant Ave.
Hirschman, 220 Market
Radke & Co., 218 Post
Shreve & Co., 218 Post
Sorenson, James, 715 Market

JEWELERS—WHOLESALE.
Ahram, Henry M., 717 Market
California Jewelry Co., 704 Market
Carrau & Green, 112 Kearny
Dinkelspiel, 112 Kearny
Hornorance-Battin Co., Chronicle Bldg.
Eisenberg, A. & Co., Post & Kearny
Grenzweil, Geo., 150 Post
Hall, A. I., 150 Post
Judis, Alphonse, 704 Market
Mayer & Velschen, 717 Market
Schussler, M., 704 Market

JEWELERS' SUPPLIES.
Muhs & Lochbaum Co., 114 Kearny

KNITTED GOODS.
Pfister, J. J., Knitting Co., 739 Market
Gantner & Co., 100 Geary

**KODAKS AND PHOTOGRAPHIC
SUPPLIES.**
Eastman Kodak Co., 86 Third

LADIES' FURNISHING GOODS.
A. Crocker & Co., 21 Sansome
Davis, Schonwasser & Co., 21 Sansome
Marks Bros., Commercial Bldg.
Magnin, L. & Co., Grant Ave. & Geary
Newbauer Bros., 27 Battery
Schwartz & Goodman, 879 Market
Paragon, The, Grant Ave. & Geary

LADIES' TAILORS.
Flamm, G., 140 Geary

LAMPS.
Hoersch Lamp Co., 1135 Mission
Bauer Lamp Reflector & Electric Sign
Co., 628 Gough

LAUNDRIES.
La Grande Laundry Co., 234 Twelfth
Metropolitan Laundry Co., 1148 Harrison
National Laundry Co., 824 Washington
White Star Laundry, 1408 Turk
White Star Laundry, 385 Eighth

LAUNDRY MACHINERY.
Troy Laundry Mach. Co., 581 Mission
Western Laundry Mach. Co., 58 Fremont

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.
Gonliak & Co., 747 Sansome
Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams Co., 431 Battery
Harpham & Janney, 824 Washington
Kauffman, Davidson & Semmel, 137 Clay

LIME, CEMENT AND PLASTER.
Cowell, Henry, & Co., 9 Main
Homes Lime Co., Monadnock Bldg.
Nevada Gypsum Co., The Pacific Bldg.

LITHOGRAPHS.
Britton & Rey, 560 Sacramento
Galloway Lithograph Co., 513 Howard
Olson, O. E., Lithograph Co., 330 Jackson
Scott Lithograph Co., 330 Jackson
Union Lithograph Co., 741 Harrison

LIVERY STABLES.
Clemens, C. J., 316 Fulton
Kelly, Thomas, & Sons, 1629 Pine
Pease, E. R., 1009 Valencia

LUMBER DEALERS.
Acme Lumber Co., 1014 Crocker Bldg.
Caspar Lumber Co., 810 Kohl Bldg.
Collins, Geo. H., 401 San Jose Ave.
Cannell, E. J. & Co., 16 California
Dobhofer & Carson Co., 16 California
Ford, Chas. D., Merchants Ex-
Grays Harbor Commercial Co., The St.
Gould, H. O., 502 California

LUMBER.
901 Alaska Commercial Bldg.
Lumber Co., 26 California
Hill, F. P. & Co., Santa Cruz
Holba-Wall & Co., Santa Cruz
Hopper, C. A. & Co., 110 Market
Howard, E. A. & Co., 20 Howard
Hume, G. W. & Co., 713 March Bldg.
Meyer, Adolph, 1510 Delavador
Pacific Lumber Co., 216 Pine
Pope & Talbot, 216 Pine
Port Blakely Mill Co., 16 California
Schouten, J. H. & Co., 142 Townsend
Simpson Lumber Co., 112 Market
Slade, S. E., Lumber Co., 112 Market
Stout, John, 112 Market
Standish Hickney Lumber Co., 112 Market

LUMBER.
Tacoma Mill Co., 310 Sansome
Templeman, Henry, 42 Market
Truckee Lumber Co., National Bank Bldg.
Union Lumber Co., Crocker Bldg.
Van Arsdale-Harris Lumber Co., 112 Market
Wendling, G. X., James Flood Bldg.
White, L. E., Co., Balboa Bldg.

**MACHINERY AND ENGINEERS' SUP-
PLIES.**
Bacon, Edw. R., 393 Monadnock Bldg.
California Hydraulic Engineering Co.,
523 Market
California Tool Works, 181 Beale
Compressed Air, 181 Beale

MACHINERY.
Cyclops Iron Works, 223 Main
Garrett, W. T. Co., Fremont & Natoma
Henshaw-Bulkeley Co., 19 Fremont
Henshaw-Bulkeley Co., 19 Fremont
Marcello, C. W., 255 Ninth
Meece & Gottfried Co., 55 Main
Moore, Chas. Co., 150 Post
Pacific Tool & Supply Co., 405 Mission
Pennington, G. W. & Sons, 314 Polson
Pierion, Reeding Co., 1017 Valencia
Rip, Compressed Air & Drill Co.,
218 Spear
Union Iron Works, 500 Howard
Western Tool & Supply Co., 500 Howard

MATERIALS, GRATES AND TILES.
Mangrum & Otter, 561 Mission

MERCHANTS' AGENTS.
Alden, S. F. & Co., 580 Crocker Bldg.
Coates, A. H., 576 Mission
Frederick, B. W., 714 Market
French & Linforth, Wells Fargo Bldg.
Hugson & Merten, 644 Van Ness
Lambert, 644 Van Ness
Maywell Co., The, 461 Market
McLeod Mercantile Co., 150 E. Bush
Morgan & Co., 1017 Valencia
Robinson Bros., Third & Mission
Salish, Geo. C. Co., 743 Mission
Seagoin, 609 Mission
Simonds, S. E. Co., 114 Sansome

**MANUFACTURERS OF TOOLS AND
BUILDING HARDWARE.**
Falls Mfg. Co., 317 First

MARBLE WORKS.
Musto, John, 535-566 North Point

MATTRESSES AND UPHOLSTERY.
Cleese, John P. Co., 18th & York
Hickman, 18th & York
Hoy, John, & Co., 1017 Valencia
Rhode Island & Alameda

MEN'S FURNISHING GOODS—RETAIL.
Bullock & Jones, Post & Kearny
Bullock & Jones, Post & Kearny
Dorey & Cunningham, 11 Market
Hansen & Erick, 353 Montgomery
Herman, 353 Montgomery
Togkery, The, 335 Montgomery

**MEN'S FURNISHING GOODS—
WHOLESALE.**
Cluett, Peabody & Co., 820 Howard
Grechenbaum, 740 Mission
Idie, Geo. P. & Co., 762 Mission
Neustadter, 762 Mission

MERCHANT TAILORS.
Bernstein, Sam., 189 Sutter
Growth, W. L. Co., 704 Market
Jacobi, J. M. & Co., Sutter & Montg.
Lyons, Chas., 719 Market
Reid, J. & Son, 833 Market
Reid, J. & Son, 833 Market
Stell, Henry, Co., 842 Market
Valentine, R., 189 Sutter
Williams & Berg Co., 110 Sutter

METAL WORKS.
Finn, John, Metal Works, 384 Second
Pacific Metal Works, 153 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.
Columbia Dairy Co., 3201 Sixteenth
Jersey Farm Co., 436 Eighth
Standard Milk Co., 3201 Sixteenth

MILLINERY.
Guder-Schulz Co., 731 Market
Gluck-Hell Co., 883 Market
Hinz & Landt, 883 Market
Holt & Nathan, 735 Mission
Muller & Raus Co., 833 Market
Spencer & Milas, 320 Market
Zobels Millinery, 32 Grant Ave.

MINERAL WATERS.
Eggers, Chas., & Co., 118 Eureka
Shasta Water Co., 6th & Brannan
Solzer Water Co., 385 Ninth
Whiter Medical Springs Co., Room
411, Westbank Bldg., Market & Ellis

MIXING COMPANIES.
Alaska Portland Cement Co., 1114 Bldg.
Bourn, W. B., 2550 Webster
Hammon, W. B., Alaska Mill Bldg.
Ralston, W. C., 318 Mission

MINING MACHINERY.
Hendy, Joshua, Iron Works, 75 Fremont

MOTORCYCLES.
Hendee Mfg. Co. (Pac. Coast Branch),
759 Gough

MULTIGRAPHING.
Multigraph Public, 318 Monadnock Bldg.

NECKWEAR MANUFACTURERS.
Heineman, H. M., 130 Bush
Samter, L. & Sons, 130 Bush

NECKWEAR WHOLESALE.
California Neckwear Co., 14 Sansome

NEWS DEALERS.
Foster & Orear, Ferry Bldg.

NOTARIES PUBLIC.
Levy, Eugene W., 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.
E. Bloch Mercantile Co., 837 Mission
Son Bros. & Co., 837 Mission

NUT DEALERS.
Sunset Nut Shelling Co., 427 Comm'l

OFFICE APPLIANCES.
Wright, F. F., 214 Monadnock Bldg.

**OFFICE FILING DEVICES AND SYS-
TEMS.**
Yawman & Erbe Mfg. Co., 712 Mission

OILS.
Porter, W. S., 2029 California
Standard Oil Co., 461 Market
Union Oil Co. of Calif., 550 Mills Bldg.

OPTICALS.
Bertelling Optical Co., 186 Geary
California Optical Co., 181 Post
Hirsch & Kaiser, 213 Post
Kahn, Geo. H., 34 Kearny
Kahn, Henry, & Co., 44 Market

OSTER DEALERS.
Darbee & Imboden, 845 O'Farrell
Morgan Oyster Co., The, 614 Third

**PACKERS OF CALIFORNIA FOOD
PRODUCTS.**
Armstrong, J. K. & Co., 627 Howard

PACKERS OF CANNED SALMON.
Alaska Packers Ass'n, 627 Howard
Wells Fargo Bldg.

**PACKING HOUSE PRODUCTS, TAL-
LOW & COTTONSEED OIL.**
Willits & Patterson, 516 Bldg.

PAINTS AND OILS.
Bass-Heuter Paint Co., 816 Mission
Cluck, L. M. Co., 144 Davis
Emeric & Puncan, 683 Howard
Fuller, W. P. & Co., 319 Market
Morgan Bros., 319 Jackson
Nason, R. N. & Co., Utah & Fifteenth
Sherwin-Williams Co., The, 319 Market
Whitely-Coburn, Howard & Beale

PAINTERS AND PAPER HANGERS.
Brace, N., 469 Valencia
Fraser, John, 841 O'Farrell
St. Denis, J. Co., 1045 Sutter

PAPER MANUFACTURERS.
Taylor Paper Co., Inc., 241 Clay
Williams Paper Co., 722 Montgomery

**PAPER, PAPER BAGS AND PAPER
PRODUCTS.**
Blake, Moffit & Towne, 1400 Fourth
Bonestell & Co., 118 First
Cal. Paper & Board Mfg. Co., 3175 Seventeenth
Crown-Columbia Pulp & Paper Co.,
701 Alaska Commercial Bldg.
Fleischbach & Co., 134 Fremont
Pacific Coast Paper Co., 545 Mission
Swick, C. E., 268 Market
Willard, H. R., 206 Alaska Com'l Bldg.

**PATENT DOOR OPENERS AND CLOS-
ERS.**
Rischmuller, Geo., 37th St., Oakland

**PATENTED DEVICES, TOOLS AND
MATERIALS.**
M. P. Shell Mfg. Co., 509 Howard

**PATTERN MAKERS AND MILL
WRIGITS.**
Reed, W. H. & Co., 330 Main

PERFUMES.
Rieger, Paul, & Co., 116 First

PHARMACEUTICAL PREPARATIONS.
California Elix Syrup Co., 392 Church
Pharmacy Co., 392 Church
Scott & Gilbert Co., 450 Market
Vick, 356 Pine
West Disinfecting Co., 53 Taylor

PHOTOGRAPHERS.
Rushnell Photo Co., 42 Market
Waters, B. & Co., 717 Market
Weldner, Chas., 787 Market

PHYSICIANS AND SURGEONS.
Bryant, Geo. M., 350 Post
D'Evelyn, Frederick W., M. D., 350 Post
Phelan, Bldg.

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co., 163 Kearny
Baldwin Co., The, 315 Sutter
Curtis, Benj., & Son, 113 Kearny
Deltimeter Piano Co., 855 Market
Eber, 855 Market
Kohler & Chase, 40-52 O'Farrell
Mauzy, Byron, 250 Market
Merritt, Walter, Geo., M. D., 232 Van Ness
Montgomery, D. W. M. D., 2419 Cal.
Palmer, Geo. H. M. D., 2246 Jackson
Pischel, Walter, M. D., Butler Bldg.
Selfridge, Grant, M. D., 708 Shortholt Bldg.
Sherman, Harry M., M. D., 2125 Jackson
Veckl, Victor G., M. D., 351 Bush
Ward, Jas. W., M. D., 331 Sutter
Watkins, Jas. T., M. D., 315 Bldg.

PIPE, RIVETED STEEL AND TANKS.
Western Pipe & Steel Co., 444 Market

PLUMBERS.
Snook, Wm., & Son, 603 Geary
Wilson, W. F. Co., 1177-1179 Turk
Wittmann, Lyman, & Co., 315 Polk

**PLUMBING, HEATING & STEAM SUP-
PLIES.**
Crane Co., Second & Brannan
Danzel-Moller Co., 543 Mission
Haines, Jones & Cadbury Co., 511 Polson
Nelson Mfg. Co., N. O., 978 Howard
O'Hair, P. E. & Co., 330 McAllister
Pitt, George H., 417 Mission

**PORK PACKERS AND PROVISION
DEALERS.**
Armour & Co., 6th & Union
Helmen & Stern, 1040 McAllister
Roth, Blum & Co., 50 California
South S. F. Packing Co., 407 Front
Western Meat Co., 6th & Townsend
Wilbert Bros., 218 Post

POST CARD MANUFACTURERS.
Cardinal Vincent Co., 579 Market
Mitchell, Edw. H., 3363 Army

POULTRY AND DAIRY PRODUCE.
O'Brien, 1111 California Market

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co.,
335 California

PRESS CLIPPINGS.
Allen's Press Clipping Bureau, 83 First

PRINTERS.
Barry, J. H. Co., 1124 Mission
Blair-Murdock Co., The, 63 Fremont
Brown & Power Stationery Co., 335 California
Brunt, Walter N. Co., 335 California
Cal. Print Co., 335 California
Dempster Bros., 447 Minna
Freygang Printing Co., 1229 Market
Hart, 445 Ecker
Menahan, John, & Co., 311 Battery
Myself-Rollins Bank, 423 Hayes
Phillips & Van Orden Co., 511 Howard
Shannon, Channy, 511 Howard
St. Denis, J. Co., House, 313 Battery
Torres, Joa. M., Clay & Sansome

PROPERTY OWNERS.
Crocker, Esq. Co., Crocker Bldg.
Flood, James L., James Flood Bldg.
Hewea, D., Orange, Cal.
Holmes & Co., 1111 California

PUBLIC WEIGHTS.
McKenna, Jas. F., Third-St. Wharf

PUBLISHERS.
Beers, J. H., 717 Market
Commercial News Pub. Co., 527 Commercial
Recorder Publishing Co., 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co., 310 Union Bldg.
 Mackintosh, Byron, Iron Works 361 Market
 Price, G. W., Pump Co., 22 Stevenson
 Woodin & Little, 23 Fremont
 Worthington, Henry R., 148 First

RAILROADS.

Payson, A. H., Assistant to the Prest.
 Santa Fe Ry. Co., Monadnock Bldg.
 Western Pacific Ry. Co., 35 Bldg.

RAILWAY EQUIPMENT.

Bodge, Douglas, 11 Chronicle Bldg.
 Dodge, S. Smith Co., 71 First
 Livermore, Norman B., Co., 25
 Metropolis Bank Bldg.

RATTAN WORKS.

Coitler's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 251 Montgomery
 Andrews, T. F., 184 Chronicle Bldg.
 Armstrong-Quatman Co., 227 Montgomery
 Aronson Realty Co., 160 Sutter
 Bablin, Landry C., Co., 42 Kearny
 Baldwin & Howell, 180 Montgomery
 Banerjee, Paul, 180 Montgomery
 Boardman Bros. & Co., 608 California
 Bovee, Toy & Co., 111 Montgomery
 Browne, R. S. & Co., 129 Sutter
 Clark, Curran, 129 Sutter
 Cowden, J. B., 129 Sutter
 Cullen, H. C., Co., Monadnock Bldg.
 Edwards, L. B., 115 Mills Bldg.
 Edwards, Reed & Brady, 115 Mills Bldg.
 Eberhart, Wm., 301 Fillmore
 Getz, Sol., & Sons, Inc., 301 Fillmore
 Gilman, Wm., 301 Fillmore
 Gluck, Wm., 301 Fillmore
 Grady, John H., 151 Sutter
 Harrigan, Weldenmuller, 151 Sutter
 Hedin, J., 245 Montgomery
 Healy & Gillespie, 714 Market
 Heyman, Oscar, & Bro., 408, 356 Pine
 Hooker & Lent, 115 First & Market
 Kahn & Feder, 1209 Flood Bldg.
 Karpis, R. S. & Co., 1209 Flood Bldg.
 Langrebe, McNevin & Jones, 1209 Flood Bldg.
 Leitch, J., 252 Montgomery
 Leitch & Co., 252 Montgomery
 Lichtenstein Bros. Co., 288 Market
 Lincoln Realty Co., 925 Mills Bldg.
 Lincoln, H., 925 Mills Bldg.
 Mackenzie & Underhill, 1008 Merch. Ex.
 Madison & Burke, 30 Montgomery
 Magee, F. H., 30 Montgomery
 Mann, Clarence M., 282 Bush
 Marston, Frank W., Co., 408 Phelan Bldg.
 McEwen Bros., 475 Pine
 McGraw, John, & Co., 231 Montgomery
 Meyer, F. B., 45 Sutter
 McMahon, O. L., & Co., 128 Sutter
 Mosser & St. Germain, 128 Sutter
 Oliver, F. B., 45 Sutter
 Parkside Realty Co. of S. F., 409 Crocker Bldg.
 Pomeroy, John H., 2104 Market
 Pon, Albert J., 1012 Fillmore
 Rich, A. J., & Co., 121 Sutter
 Robson, 121 Sutter
 Rosal, P. & Co., 251 Post
 Rucker, Jos. H., & Co., 149 Geary
 Sacks, S. & Suburban Home Building
 Society, 201 Euclid Ave.
 Schroth Co., The, 201 Euclid Ave.
 Shalwalder, L. A., 3221 Twenty-first
 Shalwalder, Buckbee & Co., 27 Montez
 Skaller, Geo., 680 Montgomery
 Skellon, F. W., 229 Montgomery
 Straussberger, L. & Co., 454 California
 Trueman Investment Co., Humboldt Bank Bldg.
 Umbsen, G. H., & Co., 20 Montgomery
 Van Rhein Real Estate, 115 Mills Bldg.
 Weck, F. A. Realty Co., Berkeley
 Weiss, Geo., 115 Mills Bldg.
 Whittell Bldg., 158 Geary
 Williams & Surhyne, 158 Geary
 Wolf & Holman, 158 Geary

REFINERIES.

Seiby Smelling Works, 8th Floor
 Merchants Exchange, 8th Floor

RESTAURANTS.

B. & D. Restaurant Co., 27 Powell
 Bahr, U. G., 419 Montgomery
 Bergez-Franks Old Poodle Diner, 251 Bush
 Beths Cafe, 251 Bush
 Brueses Cafe, 251 Bush
 Brown, G. W., 251 Bush
 California Cafe, 45 Powell
 Charles's Fly Trap, 30 Geary
 DeBret & Co., 350 Stockton
 Foerster-Laust Co., 350 Stockton
 Galindo, F. E., 350 Stockton
 Golden Phoenix, 350 Stockton
 Grover's Restaurant, 121 California
 Kilborn & Hayden, 60 Eddy
 Karsen, C. G., 60 Eddy
 Louis Fashion Restaurant, 624 Market
 Meade, Louis, 624 Market
 New Franks Restaurant, 447 Pine
 Oyster Land Cafe & Grill (Inc.), 447 Pine
 Peden, Jacob, 7 Market
 Portola Cafe Co., 18 Powell
 R. & K. Restaurant, 18 Powell
 Solaris Grill, 354 Geary
 St. Germain, 60 Ellis
 T. & K. Restaurant, 60 Ellis
 Waffle Kitchen Co., The, 722 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Co., 379 Monadnock Bldg.
 Paraffine Paint Co., 379 Monadnock Bldg.

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
 Diamond Rubber Co., 252 Montgomery
 Goodyear, Rubber Co., 587 Market
 Gorham Rubber Co., 50 Fremont
 New York Belting & Packing Co., 122 First
 Pacific Coast Rubber Co., 416 Mission
 Winslow, C. R., & Co., 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moore, J. H., 587 Market
 Patrick & Co., 587 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co., 115 Mills Bldg.

RUG MANUFACTURERS.

California Rug Co., 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co., 120 Folsom
 Hermann Safe Co., The, 120 Folsom
 Parcels Safe Co., 577 Market

SCALES.

Kranil, F. O., care Howe Scale Co., 112 Main
 Toledo Computing Scale Co., 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co., 675 Market
 Weber, C. F., & Co., 385 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market
 Quinn & Co., 717 Market

SCREEN WORK.

Glick, John, 1218 Haight

SEEDS AND PRODUCE.

Volkmann, Chas. M., & Co., 350 Broadway
 Sansome & Broadway

SEED GROWERS.

Morse, W. H., & Co., 112 Main
 Peterson, C. B., 112 Main

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons, 112 Main
 Steiger, F. & Co., 112 Main

SEWING MACHINES.

Singer Mfg. Co., 1156 Market
 White Sewing Mach. Co., 1156 Market

SHEET METAL WORK.

Cronan, W. B., 19-23 City Hall Ave.
 Delano Bros., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co., 1156 Market
 Haviland, Withers Davis, 34 Sutter
 Hendry, C. J., Co., 64 Clay
 Josselyn, G. M., & Co., 96 Market
 Weeks-Howe-Emerson Co., 61 Market

SHIP STORES.

Whelan, Jas. J., 110 Main

SHIPWRIGHTS.

Bowes & Andrews, 14 Steuart

SHIPPING AND COMMISSION.

Alexander & Baldwin, 410 Alaska Commercial Bldg.
 American Trading Co., 210 California
 Barneson, Hibbard Co., 149 California
 Bates & Cheesborough, Mer. Ex. Bldg.
 Gale, W. R., & Co., 260 California
 Herrmann, Geo., Co., 210 California
 Johnson-Locke Mercantile Co., 210 California
 Lathrop, H. C., 201 Marine Bldg.
 Mitsui & Co., Merchants Exchange
 Meyer, Wilson & Co., 454
 Moore, Perry & Co., 260 California
 Otis, McAllister & Co., 210 California
 Parrott & Co., 210 California
 Plummer, Geo. E., & Co., 74 Sacramento
 Spreckels, J. D., & Bros., 310 Sansome
 Williams, Wm., 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heymann Co., 77 Battery
 Ide, George P., & Co., 162 Mission
 Ullman, Selligson & Co., 149 New Montgomery

SHOE GOODS.

Dolliver Bros., 619 Mission

SILKS.

Hart, B., & Brother, 14 Sansome
 Clayburgh Bros., 25 Sansome

SILK MANUFACTURERS.

Neary, George, 615 Market
 Carlson-Carrier Co., 114 Sansome

SILVERWARE.

Graves, W. E., 117 Market

SOAP AND TALLOW MANUFACTURERS.

Flachbeck Soap Co., 17th & R. Island
 Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., Co., 361 Ellis

SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co. Union & Octavia

STATIONERS AND PAPER DEALERS.

Carlisle, A., & Co., 251 Bush
 Crocker, H. S., 480 Market
 Dixon, Fish & Co., 205 California
 Payot, Stratford & Kerr, 42 Fremont
 Schwabacher-Frey Stationery Co., 210 Sansome
 Unham, Isaac, Co., 104 Battery
 White & Farnham, 118 Montez

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co., 112 Market
 Capelle, Robert, 250 Powell
 Cook, Thos., & Son, 675 Market
 Patore, Patrizi & Co., 118 Montez
 Fugazi, Cav. Uff. J. F., 555 Montgomery
 Hamburg-American Line, 159 Powell
 Pacific Coast Steamship Co., 112 Market
 Pacific Mail Steamship Co., Flood Bldg.
 Toyon Kisen Kaisha, Flood Bldg.
 White & Farnham, 118 Montez
 Northern Commercial Co., 320 Sansome
 Shipowners' & Merchants' Tugboat Co., 230 St. Wharf

STEEL CASTINGS.

Columbia Steel Co., 800 Hooker & Lent Bldg.
 Pennsylvania Steel Co., 1595 Chronicle Bldg.

STEVEDORES.

Eschen & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Bateman, Wm., 1915 Bryant
 Bate, F. & Co., 1915 Bryant
 Simmen, John, 64 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 521 Mission
 Steigler & Kerr, 18th & Folsom

STRUCTURAL STEEL MANUFACTURERS.

Dyer Bros. (Golden West Iron Works, Inc.), 17th and Kansas
 Ralston Iron Works, 20th & Indiana

SUGAR REFINERS.

California & Hawaiian Sugar Refining Co., 254 California

SURETY COMPANIES.

American Bonding Co., 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co., 16th & Harrison
 Pacific Coast Syrup Co., 19 Sansome

TAG MANUFACTURERS.

Dennison Mfg. Co., 332 Market

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Anstern, Simon & Co., 3rd & Mission
 Baumgardner, J., 18th & Market
 Ford, C. W. R., & Co., 184 Sutter
 Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, San Bruno Ave.
 Graton & Knight Mfg. Co., The, 20 Fremont
 Kuehn, J., 20 Fremont
 Legallet-Hellwig Tanning Co., 175 Fremont
 Norton Tanning Co., Sixth Ave. South
 Sunst. Tanning Co., 1601 San Bruno Ave.
 Taaffe, Wm., Tanning Co., 1156 Market

TEAS, FISHES AND SPICES.

Brandenstein, M. J., & Co., 128 Mission
 Folger, J. A., & Co., Howard & Spear
 Hills Bros., 128 Mission
 Schilling, A., & Co., 2d & Folsom
 Thierbach, Chas., Co., 442-447 Battery
 Wilson, S. S., 2d & Folsom
 Wilson's, 970 Market

TELEPHONE AND TELEGRAPH COMPANIES.

Jaynes, Frank, 11th & Montgomery
 Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.

Johnson Service Co., Monadnock Bldg.

TEXTS AND AWINGS.

Ames-Harris-Bell, 607-609 Front

THEATERS.

Belasco & Mayer, Sutter & Steiner
 Orpheum Circuit Co., O'Farrell, nr. Stockton

THERMAL SUPPLIES.

Goldschmidt Thermat Co., 32 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.

Williams, I. B., 918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co., Kohl Bldg.

TOWEL SUPPLY COMPANIES.

Galland Mercantile Laundry, 315 Eighth
 S. F. Towel Co., 618 Gough

TOYS AND NOVELTIES.

Cal. Novelty & Toy Co., 555 Market
 Sadler & Co., 782 Mission

TRANSFER, STORAGE AND MOVING.

Bekins Van & Storage Co., 13th and Mission
 Pierce-Rudolph Storage Co., 1450 Eddy
 Milwaukee Transfer & Storage Co., 275 Bush
 Western Transfer & Storage Co., 222 Front
 Wilson Bros., 222 Front and Sanchez

TRUCKS.

Hirschfelder & Meany, 519 Market
 Malm, C. A., & Co., 256 Bush
 Milwaukee Transfer & Storage Co., 275 Bush
 Oppenheimer, James, 791 Market
 Pacific Trunk & Bag Co., 107 Montgomery

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co., 512 Market
 Oliver Type Writing Co., 241 California
 Pacific Typewriter Co., 107 Montgomery
 Remington Typewriter Co., 275 Bush
 Revalk, R. E., & Co., 530 Market
 Underwood Typewriting Co., 133 Sutter

UNDERTAKERS.

Godeau, Julius S., 41 Van Ness
 Gray, N., & Co., 2193 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co., 959 Mission

UNDERWEAR.

Deimel Linen Mesh System Co., 142 Folsom

UNIFORMS AND REGALIA.

Paasquale, B. & Co., 115 Post

VACUUM MACHINERY.

Prentiss, F. S. R., 416 Market

VARNISH MANUFACTURERS.

Berry Bros., Ltd., 666 Howard

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co., 250 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Leater Co., 524 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son, 228 Grant Ave.
 Uhl Bros., 717 Market

WAREHOUSES.

De Pue, E. C., Merchants Ex. Bldg.
 Granger's Business Ass'n, Mer. Ex.
 Haslett Warehouse Co., 310 California
 Howard Warehouse Co., 254 California
 South End Warehouse Co., 254 California

WINES AND LIQUORS.

Ahren, B. & Co., 1st & Harrison
 Arnold, B. & Co., Towns & Stanford
 California Wine Assn., 130 Townsend
 Chase & Wiberforce, 65 Sansome
 Chauche & Bon, 319 Battery
 Chevalier, F. Co., 246-256 Mission
 Crown & Distillers, 29 Minna
 Fleischman-Clarke Co., The, 459 Bryant
 French-American Wine Co., 256 Second
 Guindlich-Bundschu Wine Co., 22 California
 Heilbrunn, 22 California
 Helbush, Herman H., 328 Second
 Hoelscher, Wm., & Co., 1873 Mission
 Italian Swiss Agricultural Colony, 1873 Mission
 J. & C. Cor. Battery & Greenwich
 Jones, Mundy & Co., 189 Second

WINE AND LIQUOR.

K. & S., 708 Postal Telegraph Bldg.
 Lachman, Arthur, 510 Battery
 Lachman & Jacob, 708 Sansome
 Laventhal, 708 Sansome
 Leary, Inc., 955 Howard
 Levy, Simon, Co., 346 Washington
 Livingston & Co., 346 Washington
 Lubben, John, 346 Washington
 Lyons, E. G., & Raas Co., 535 Folsom
 Martin, E. & Co., 714 Montgomery
 Martini, 714 Montgomery
 Meinecke, Chas., & Co., 314 Sacramento
 Naber, Ails & Co., 314 Sacramento
 Napp & Co., 314 Sacramento
 Paefke, E. E., & Co., 48 Guerrero
 Rathjen Bros., 3249 Fillmore
 Repsold, A. & Co., 23 Davis
 Rosenthal, C., The, 23 Davis
 Schell, C. & Co., 20th & Minnesota
 Schlössinger & Bender, 20th & Minnesota
 Sherrill & Shawwood, 47 Beale
 Shultz, Wm. A., 333 Walnut
 Shea, Boqueria, 333 Walnut
 Smith, R. C., 333 Walnut
 Sroufe, John, & Co., 41 Drumm
 Sutter Home Wining Co., 41 Drumm
 Swiss-American Wine Co., 41 Drumm
 Van der Grinten, 41 Drumm
 Vallejo & Front
 W. & W., 41 Drumm
 Wemmer, Bowen Co., 42 Davis
 Wichman, Lutgen & Co., 431 Clay

WIRE AND WIRE ROPE.

American Steel & W. Co., 16th & Folsom
 Edwards & Co., 240 W. Howard
 Hoelscher, John A., Sons Co., 646 Folsom
 West Coast Wire Co., 646 Folsom
 Williams, 646 Folsom

WOOD AND WILLOW WARE.

Levenson Co., 31 Front

WOOL.

Koshland, S. Co., 110 Market
 S. F. Wool Sorting & Scouring, 117 Geary
 Tryon, E. H., 519 Chronicle Bldg.

YEAST AND VINEGAR MANUFACTURERS.

Golden Gate Compressed Yeast Co., 629 Grove
 Golden Gate Compressed Yeast Co., 629 Grove

Merchants' Association REVIEW

CIRCULATION 2,600 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question admitted to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

THE TAX ASSOCIATION'S CHANCE.

In taking steps to see that tax-payers instead of tax-eaters benefit from our revolutionized revenue system, the Tax Association of California has entered upon most necessary labors. It is organized self-defense of the most valuable type. The new association should, however, make a logical beginning by insisting upon the adoption throughout the cities and counties of California of a modern, uniform accounting system, one that will be intelligible to the ordinary citizen and one upon which just and adequate budgets can be based. Only with such a beginning can measures of public economy be made effective. It seems strikingly opportune that the Merchants' Association has just procured from its Committee on Public Accounting one of the most valuable reports on the subject ever issued, and we recommend to the leaders in the Tax Association the prayerful and reverent perusal of it. Next in value to the report itself is Mr. Anson Herrick's article in this "Review" on the subject of the budget as an instrument for the control of extravagance in disbursement. No more important contributions to the subject have ever been made in this city.

ON VACCINATION.

The Board of Directors of the Merchants' Association is opposed to any effort to repeal the compulsory vaccination law of this State. In this connection the following statement, which appeared in a recent number of the American Magazine, by Dr. William Osler, probably the world's leading medical authority, should be of more than passing interest:

Here I would like to say a word or two upon one of the most terrible of all acute infections, the one of which we first learned the control through the work of Jenner. A great deal of literature has been distributed casting discredit upon the value of vaccination in the prevention of smallpox. I do not see how anyone who has gone through epidemics as I have, or who is familiar with the history of the subject, can doubt its value. Some months ago I was twitted by the editor of the journal of the Anti-Vaccination League for "a curious silence" on this subject. I would like to issue a Mount Carmel-like challenge to any ten unvaccinated priests of Baal. I will go into the next severe epidemic with ten selected vaccinated persons and ten selected unvaccinated persons. I should prefer to choose the latter—three members of parliament, three anti-vaccination doctors, if they can be found, and four anti-vaccination propagandists. And I will make this promise—neither to jeer nor to lull when they catch the disease, but to look after them as brothers, and for the four or five who are certain to die I will try to arrange the

funerals with all the pomp and ceremony of an anti-vaccination demonstration.

CITY'S CREDIT WORTH A MILLION AND A QUARTER, CASH

The December report of the Merchants' Association Bureau of Inspection contains an extremely valuable table, showing the receipts from bond sales by the city for 1908, 1909, and 1910. Only part of this data has heretofore been published, and then only by the Bureau of Inspection more than a year ago, when it was under the direction of the Civic League. The table also shows the handsome premiums received. It is as follows:

Total Sales (par)	Premiums.	Total Sales.
\$3,500,000	\$261,263.40	\$3,761,263.40
2,600,000	262,703.50	2,862,703.50
4,200,000	478,867.90	4,678,867.90
1,320,000	87,484.60	1,407,484.60
860,000	67,890.60	927,890.60
840,000	65,104.00	905,104.00
600,000	3,050.00	603,050.00
448,000	267.50	448,267.50
144,000	.....	144,000.00
\$14,512,000	\$1,226,631.50	\$15,738,631.50
Total sales at par		\$14,512,000.00
Premiums	1,226,631.50	
Grand total		\$15,738,631.50

RIGHT HAND IS OUT TO COLORADO'S GREAT CITY

Association Represented at Dedication of
Denver's New Chamber of Commerce Building.

Mr. Horace H. Allen, of Morgan & Allen, represented the Merchants' Association at the formal dedication of the Chamber of Commerce of Denver on the seventeenth of January. The Denver organization has erected an imposing building, which will house it henceforth. The president of the Merchants' Association, who was unable to be present at the dedication, sent the following dispatch:

San Francisco, January 13, 1911.

Mr. F. L. Bartlett,
President, Denver Chamber of Commerce,
Denver, Colo.

We have followed with great interest, pride, and admiration the splendid growth of your great association and congratulate you on all that it stands for as substantially exemplified in your magnificent new building. May it give new impetus to your whole work and stir up still stronger unity among the business people of your great city.

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO.

M. H. Robbins, Jr.,
President.

VALLEY BUSINESS MEN TO PAY A RETURN CALL

Representatives of Fresno and Coalinga
Will Visit This City by Special Train.

San Joaquin Valley business men, mainly from Fresno and Coalinga, to the number of 125, are making a return call on the business men of San Francisco, and through the courtesy of the Commercial Club of this city will be entertained at luncheon there on Tuesday, February 7th, as guests of the Merchants' Association and the Chamber of Commerce. This will be the first occasion on which the Commercial Club will perform one of its most important functions, that of providing a meeting place where out-of-town guests can be entertained and where they can meet and make the acquaintance of the San Francisco merchants.

The excursion is being conducted under

the auspices of the Fresno Chamber of Commerce, the Fresno Traffic Association, and the Coalinga Chamber of Commerce. The party will leave Fresno by special train on the evening of Saturday, February 24th, and will pass Sunday and Monday at Monterey, arriving at this city the following day. The San Francisco Chamber of Commerce and the Merchants' Association have arranged for their entertainment at luncheon. The relations between the San Francisco business interests and the San Joaquin Valley cannot be too close, and an attendance of several hundred is expected.

MEN THAT SELL THE STATE'S FRUIT OUTPUT COMING

Over a Thousand Will Drop in On Their
Way Home From Sacramento.

Between twelve and fifteen hundred members of the Western Fruit Jobbers' Association, the National League of Commission Merchants and the International Apple Shippers' Association will visit San Francisco during the latter part of February after their convention at Sacramento, and several of the commercial organizations of this city are making arrangements to give them a rousing welcome and show them the most interesting sights of the bay region. At a meeting held in the offices of the Merchants' Association on January 23d, it was decided to give them a ferry-boat excursion on the bay and an automobile excursion throughout the city, and the Park Commissioners have arranged for a special band concert on Washington's Birthday, at which many of them will be present.

These men will represent a total of 1,600 firms that handle yearly over \$110,000,000.00 worth of California products throughout the East. It is the first time such a body of them has ever come this far west, their last convention having been held at Denver.

The Northern California Citrus Fair, to be held at Sacramento February 13th to 18th, will demonstrate to these visitors what Northern California is doing in citrus culture. At the close of their convention, the Sacramento committee having them in charge will bring them down the river by boat and land them in San Francisco, where many of them will remain for several days. The Merchants' Association, the Home Industry League of California, the Wholesale Fruit and Produce Merchants' Association, the San Francisco Commercial Club, the Chamber of Commerce and the Merchants Exchange have taken in hand the matter of their entertainment and will see that they meet as many as possible of this city's business men, and that when they depart it will be with pleasant impressions of the city.

The Mayor and Board of Supervisors have been requested by the Merchants' Association to take under consideration the advisability of creating a Municipal Art Commission for the purpose of developing a general plan for municipal betterment along practical and economical lines in order that all public work, and especially public buildings, may henceforth conform to it. This is in accord with the suggestion of the Municipal Plans Committee of the San Francisco Chapter of the American Institute of Architects, of which committee Willis K. Polk is chairman.

Merchants' Association

REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., MARCH, 1911.

No. 175

GREATER SAN FRANCISCO'S CAUSE IS ELOQUENTLY PLEADED AT SACRAMENTO

Two Special Trains Dispatched to the Capital With Champions of the New City to Demonstrate that the Wolfe Amendment is Merely a Referendum and Not a Kidnapping Device.

That amendment proposes to give the metropolis the right to absorb portions of contiguous counties and cities without asking the consent of the inhabitants of those portions or the consent of the counties and cities from which those portions are to be taken. . . . Such an unfair measure should not be submitted to the people. . . . For if it be submitted, San Francisco, with its overwhelmingly large vote, will be able to carry it almost alone.—Oakland Enquirer.

No municipality (except such as contain less than one-half of one per cent of the total population of the territory proposed to be consolidated) shall become a part of such city and county unless a MAJORITY of the qualified electors THEREOF, voting thereon at a general or special election, SHALL APPROVE SUCH CONSOLIDATION AND THE CHARTER OF SUCH CONSOLIDATED CITY AND COUNTY.—From Senate Constitutional Amendment No. 15.

Determined that in spite of the stand taken by some of the people of Oakland the growth of San Francisco shall not be confined for all time to the boundaries of the county, without at least having a referendum of the question to the people of the State, a train-load of boomers of the Greater San Francisco idea, under the auspices of the Greater San Francisco Committee appointed two years ago, moved on Sacramento by special train on February 15th, invaded the lobby of the Sacramento Hotel and the corridors of the capitol, and by private argument and public utterance in the Senate chamber so forcibly demonstrated the justice of their claims that the Oakland obstructionists took to the woods.

But They Came Back.

The east side stand-patters came back, however, and on February 21st it was necessary to dispatch another special train to the theater of war to attend the official hearing before the Committee on Municipal Corporations.

On both occasions the representation was heavy and consisted of the advocates of city federation not only from San Francisco, but from Oakland, Alameda, Berkeley, San Mateo, Richmond, and other near-by districts. One hundred and eleven went on the first expedition and over a hundred on the second.

The occasion of the first visit was a meeting called by the San Francisco delegation for a joint debate, supposedly, on Senate Amendment 15, but by the time San Francisco's case was in, the Oakland opponents of the measure had nothing to say.

For the Majority to Determine.

Forceful speakers, one of them a councilman of Oakland and another one of her most respected former mayors, demonstrated that nobody was trying to kidnap the east-side cities, although there was an evident effort to frighten them. This effort was openly attributed to the Oakland politicians and local newspapers, which had good reason to be satisfied with things as they were.

It was shown that no coercion was contemplated, and that no federation of any sort would be possible under the bill with-

out the consent and approval of a MAJORITY OF THE PEOPLE IN EACH SEPARATE CITY AFFECTED.

The amendment was permissive only, designed to give San Francisco the same chance to grow that Oakland had, provided her neighbors voluntarily chose an alliance with her. If they did choose such an alliance the preservation of their local autonomy and their individuality, through the borough plan, was in their own hands, for a majority of their own people must also approve the charter drawn for the newly federated city before any consolidation could take place.

As to Swallowing.

From the frequent outbursts of applause, it was evident the audience was convinced that nothing fairer could have been proposed. The speech in which Councilman Elliot, of Oakland, demonstrated that the amendment was a referendum only, with two opportunities for popular veto, one by the people of the State and one by the people of Oakland, Alameda or Berkeley, Richmond, San Mateo or any other city, if they did not like either consolidation itself or the form of the new metropolitan government, rose to the height of a notable oration; and the fairness of the San Francisco proposal was brought by Mr. Treadwell into sharp contrast with Oakland's effort two years ago to secure a bill that would enable her to annex Berkeley without that city's consent.

The special train, which the Merchants' Association had engaged only the day before and filled on a few hours' notice, arrived before dinner time, and after the early part of the evening had been devoted to well-organized work among the members of the Legislature, the deputation repaired to the Senate chamber. The great white hall was filled to the doors, and the galleries were thronged.

Growth Prohibited.

Senator Welch presided. Senator Wolfe described the purpose of the proposed amendment. He explained that under the Constitution as it now stands no expansion of a city is possible across county lines, and

hence San Francisco can not combine, at present, with those communities of San Mateo County that have evinced a desire to federate themselves with her. He said in part:

The sole purpose of this amendment is to give to different cities separated by county lines, the right to determine for themselves, whether or not they wish to form a greater city. One thing agreed upon by the framers of the measure was that no amendment was to be introduced here that did not reserve to each municipality the right to veto such consolidation. Unless that right was reserved the object would be unjust, and nobody would advocate the adoption of such a measure. And in this bill that right was reserved.

Boroughs in the Charter.

It was also understood and agreed that each municipality should preserve its local autonomy through the borough system.

The bill says, "No municipality (except such as contain less than one-half of one per cent of the total population of the territory proposed to be consolidated) shall become a part of such city and county unless a majority of the qualified electors thereof, voting thereon at a general or special election, shall approve such consolidation and the charter of such consolidated city and county."

We never supposed there would be such opposition. We are told by the Oakland Enquirer that it is an attempt by the Southern Pacific to gobble up Oakland's waterfront and that it "menaces every city, town, and county, every man, woman, and child north of Tehachapi." Wicked San Francisco!

For the future growth and development of San Francisco we need no other city. God and Nature have done that for San Francisco which will make it one of the greatest cities in America. Consolidation, however, would mean, for all involved, economy in government and improvement in general civic conditions, and I say that if it ever comes about, in Oakland, Alameda, and even classic Berkeley the tax rate will be from thirty to forty per cent less than it is today.

Some gentleman has said this opposition is not from the people but from the politicians, and that when the people have a chance to vote on it they will dispose of those politicians in short order. Why do some of those that are loudest for the referendum oppose referring this question to the people of these cities for decision?

Each City Must Approve.

Warren Olney, former mayor of Oakland and chairman of the Greater San Francisco Committee, followed, saying in part:

Under this amendment the charter proposed for the federation of cities must be acceptable to each constituent city before it comes in. Each city must vote for the charter and if any one of them

is against it, that community cannot be forced in.

I pay taxes in San Francisco and in Oakland. My tax bills for Oakland show a rate of \$3.06 and for San Francisco a rate of \$2.00. The reason is that in San Francisco you have a consolidated city and county government and one set of officers does the business. I have lived in Oakland for nearly thirty years, and the tax rate has always been a dollar a hundred more than the rate in San Francisco, and it will continue to be as long as the present condition continues.

Another thing; if we had been a city of 800,000 people would we have had any difficulty getting the Fair? None whatever. It is only a question of time when we shall have tubes under the bay, meeting us still more closely. We are one great community now, in our commercial and industrial affairs, and there is not another community of equal size in the country whose relations are so intimately mingled as ours, where the voter does not have a voice and vote in affairs affecting the common interest.

Why should a San Francisco business or professional man make his residence on the hills of Piedmont and disfranchise in San Francisco? How long will that last? The time will come when people will refuse to buy homes where it involves disfranchisement. If I were a young man I would not so disfranchise myself.

Let the People Decide.

We should be all one body politically, and the forces of all opposition laws will spring up about in spite of all opposition. The time will come, and within the lifetime of people now within the sound of my voice, when there will be a city of a million, or of two million people around the Bay of San Francisco. That is what we want to bring about, if we can, but we do not want to do it against the will of any community. All we want is that the people shall have a right to decide for themselves. Don't tell them they shall not have that right. That is all we ask, and we believe this Legislature will grant it.

Mr. Percy V. Long, City Attorney of San Francisco, followed, saying:

San Francisco is not begging other cities to join her. While she expects advantages from increased size, she also sees increased taxation to follow it. There is a large element in her neighboring cities that is desirous of consolidating, and to these people we would say, "if you wish to come in, you may." It seems to me that the opposition to this measure is a selfish one. San Francisco is not immediately interested, except as to San Mateo County.

Councilman A. H. Elliot, of Oakland, made what some of the old timers present said was one of the most eloquent addresses ever heard in the Senate chamber of California. When he had concluded the crowd on the floor and in the galleries and foyer refused to cease its applause until he arose and bowed his acknowledgments. He thoroughly exposed the misrepresentations of the opposition about the purpose of the bill and showed that far from being a device to force Oakland into San Francisco, it was a referendum measure to give the people of Oakland a chance to say whether they wanted to join with San Francisco in making one great municipal federation.

Woke Up the Wrong Passenger.

It is impossible to reproduce his whole address, but he said in part:

I had determined that because of my position as a councilman Oakland I would take no part in the discussion of this matter before the Legislature, and I should have kept to that resolution, but as the campaign proceeded I began to hear it said that this bill was designed to take Oakland into San Francisco against her will. I had nothing to do with drawing the bill, but I read it and found that it especially provided that no city could be brought into the proposed confederation without a majority vote of its citizens. I was invited to address a small improvement club and I called attention to this persistent misrepresentation and I offered to post a forfeit of \$500 and pay it to the public charities of Oakland if they could prove that what I said was not true. In spite of that fact it was three times reported in the press after that, twice in editorials and once in a news account, that I was standing for a movement to annex Oakland to San Francisco whether Oakland wanted to go in with San Francisco or not.

And then I said, the important question is, shall the people be deceived about this thing, or shall they be informed of the facts? And I made up my mind that it was of the utmost importance that the people of my city should know what the proposition really is.

I propose that they shall know that this is nothing but a referendum. If there is one principle to which this Legislature is irrevocably committed it is the principle of the referendum. The principle is simple. It means that we believe in democracy, and have the courage to submit questions of public moment to the people. Are the opponents of Amendment 15 afraid to submit it to popular vote? If they are, I am not, and at the end of a reasonable campaign of education we would know how the people voted; and by that vote I would be willing to abide.

Bay Unites Us.

On the east side of the bay the cities have grown together through forces beyond our power to control. We could not divide the bay apart from San Francisco, but the bay does not divide us; it is the thing that binds us together. The finest system of transportation in the world rides upon its waters, and if union is not desirable, ask the Chamber of Commerce of Oakland to pass a resolution lengthening the running time of the ferry system between the two cities to an hour and a half, and then go out on the street and be ridiculed for their inaction. I was asked to vote for the Key Route franchise because it would shorten the ferry trip and bind us more closely to San Francisco. I am now asked to vote for the Seventh Street franchise for the same reason. Why aren't they consistent?

The same arguments that applied in the campaign to take Berkeley into Oakland apply with equal force to the proposal to consolidate Oakland and San Francisco. Some of the men that are opposing this thing now, stood on the same platform with me and urged those arguments then. They can't argue it one way one minute and another way the next.

The government of Alameda County is an unnecessary expense saddled upon our backs, and I only want to find some place in the bay deep enough to sink it so it will never come up again.

We are also told that consolidation with San Francisco would destroy the commercial greatness of Oakland. But Oakland's commercial status does not depend on her political condition, except in one respect, and that is in respect to the tax rate. Capital is eagle-eyed. It does not scrutinize the form of government particularly, but it does look at the tax rate, and ours is some forty per cent more above that of San Francisco. Brooklyn fought consolidation. When it went in its tax rate was \$3.00, and now it is \$1.75. If you took a vote on the question in Brooklyn to-day you wouldn't get five per cent in favor of going back to the original condition.

How It Affects Taxes.

I wish to say to you merchants of San Francisco that your taxes are going to be increased if consolidation takes place. I do not wish to tell the people of Oakland that their taxes are going to be less and tell you that your taxes are also going to be less, because the only way to check up an argument is by experience, and experience shows that when consolidations like the one contemplated take place, the central district has to pay more money for the improvement of the outer sections. That was the case in regard to New York and Brooklyn, and I have the testimony of Mayor Gaynor to that effect.

What, then, is the advantage to you of San Francisco? It will lie in added social and political power—the advantage that Los Angeles has in its ability to pull together as one solid, cohesive community. Think what a united Greater San Francisco delegation could do here or in the halls of Congress! What could we not do? We should be the third city of the country outside of New York. I want to be able to say before I die that I come from San Francisco, meaning that great, imperial city lying all about the Bay of San Francisco. I want to be able to say that you have in your wisdom permitted us to proceed with the federation of these cities. We will preserve inviolate the autonomy and local self government of every one of them; but in all common affairs they should be united into one harmonious body, in order to proclaiming the principle, ALL FOR ONE AND ONE FOR ALL.

Nothing to Say.

There was no chance for the business of the evening to proceed until Mr. Elliot had arisen and made acknowledgment of the

applause that stormed over the house. Then Senator Welch called for a statement from the opposition and expressed disappointment that none was forthcoming. Senator Stetson briefly stated that the opposition had nothing to say at that time; there were two sides to the question, but they would rather present their side to the regular meeting of the committee. Senator Wolfe replied that there was a majority of the committee present, and he had hoped the opposition had been itself convinced. He then called upon E. F. Treadwell, of the Legal Committee of the Greater San Francisco Committee, who with much cruelty called attention to Oakland's recent effort at annexing nearby cities without their consent. He said:

Under the peculiar provisions of the constitution of California there is now no way whereby the metropolis of the State can extend its boundaries one inch; despite the fact that we find other large cities all over the world reaching out to include all surrounding communities with common interests. London has done it, Berlin has done it and is about to do it again, New York has done it, Chicago has done it, and on this Coast and in this State Los Angeles has also expanded by consolidation with its suburbs.

Oakland's Effort.

Of late, Oakland has begun to reach out in the effort to form a greater city on the east side of the bay and at the last session of the Legislature there was introduced a bill by Senator Stetson by which Oakland might form a consolidated city and county government. I have a copy of that measure in my hand, and while the gentleman from Oakland sought to confer on the Legislature the power to form a consolidated government of Oakland, Alameda and Berkeley, and other east-side cities, he did not have a word in his amendment about submitting the proposition to the people of those municipalities. Do you believe that the gentleman was intending to steal Berkeley and Alameda and force them in without a vote of their people? He knew, as a matter of law, that if the Legislature enacted that law the people of those cities would have the power to veto the consolidation if they did not like the form or the terms of it. But we have not stopped there; we have expressly provided that they shall have the veto power. Notwithstanding this, notwithstanding the fairness with which this bill was drawn, certain persons flew to the press of Oakland and told the people of Oakland that the Legislature was to be asked to pass an act that would take them into San Francisco without their consent. And when we come up here and expose that false pretense, it does not become any representative of the Oakland opposition to sit and listen to our arguments and say "We have no answer we think it necessary to make at this time."

Not only is this a fair measure, but it is a measure of universal application and applies to Los Angeles as well as to San Francisco, or to the east-side cities by themselves.

There are strong arguments for a union of San Francisco and part of San Mateo County, and it is not for this Legislature to attempt to decide that such a thing shall not be done.

A man should be entitled to live, eat, sleep and work in the one community in which he is interested. He should not be permitted to divide his political allegiance. He should have the right to vote where he has the right to work, and he should have the right to work where he has the right to vote.

Anxious to Please.

Senator Wolfe then stated that the San Francisco delegation would be willing to accept any amendment to the bill that would not destroy its principle of referring the consolidation matter to the people to decide. "Show us the defects," he said, "and we will take them out." He appealed to the Los Angeles delegation as friends of San Francisco, to help the amendment along. Senator Welch then thanked the delegation from the city, including those from Oakland, Alameda and Berkeley, for their presence

and their help, and the first hearing adjourned.

At the official hearing before the Judiciary Committee of the Senate, and the Assembly Committee on Constitutional Amendments, on February 21st, both cities were strongly represented, Oakland's representation being uniformly in opposition to the plan. Possibly for lack of better argument San Francisco was attacked, and the stock scarecrows of county dismemberment and annexation without the consent of the annexed had to be exposed and made plain to the committee members and the large audience by the representatives of San Francisco—which was just what they had been awaiting a good chance to do. There was some diatribe and there were some personalities, through which the fairness of the San Francisco proposal to refer the matter to the people was only made the plainer. In a ringing defense of his city Senator Wolfe made it clear that there were other interests than those of Oakland involved, and Oakland had no right to deprive San Mateo, Marin County, or Point Richmond in Contra Costa County of their right and their opportunity to join with San Francisco.

Predicting Elections.

Senator Stetson called Senator Wolfe to the chair and opened for Oakland. Following political precedent of respectable antiquity he proceeded to "claim everything." It was no use submitting it to a vote, because Oakland was unanimously against the proposal now; all but a few commuters, a rather poor class of citizen, torn betwixt love and duty, "whose hearts were in one place and their families in another." (The Oakland supporters here supported unanimously.) It was as well settled as an election could settle it, and yet an impending election would just spoil everything.

Mayor Mott put his objections on business grounds. In vivid style he traced the really remarkable growth of Oakland. He had no doubt of the outcome of an election, but the interim would be disastrous. It would, he argued, check the sale of Oakland's bonds and retard her needed improvement. He did not see much outlook for economy, as it would seem to require branch offices in Oakland to transact public business. He said:

We are for San Francisco all the time. San Francisco should be for us all the time.

Oakland's Part in Commerce.

A. A. Denison, secretary of the Oakland Chamber of Commerce, followed. He claimed that Oakland, by supplying shipping accommodations, was the real conservator of the commerce of San Francisco Bay. He said:

We are not here as antagonists or rivals of San Francisco, but only to try to inspire you with the spirit of progress and enterprise being put forth on the east side of the bay. A city capable of doing so much is capable of determining her own destiny.

Ex-Governor Pardee interpreted the amendment to mean that there could be but one set of officers and hence no borough system was possible under it. He also saw a possibility of carving up Oakland piecemeal, and so swallowing it, until only its boots stuck out. He grew solicitous for Emeryville, which might be swallowed without its consent instead of being permitted to obstruct the progress of the whole bay region. His time limit, as specified by Senator Stetson, was ten minutes and he talked twenty-eight. He was called to time, and his reply was that when San Francisco was prostrate

under the calamity of 1906 she was not so eager to call an Oakland man to time.

Shooting Off the Bogies.

Warren Olney disposed of these fallacies by showing that the people of any city it was proposed to take into a federation must not only consent to come in but must also approve the charter proposed. If they wanted a borough system they need not take anything less, and if they feared the present amendment did not provide for it, the amendment could be changed. So it could, also, in the case of the small units like Emeryville—the minimum limit of one-half of one per cent for cities voting could be removed. He said:

What are you afraid of? You say the people of Oakland are unanimous in opposition. I deny it. I have a petition signed by a large number of Oakland people that favor consolidation. After a campaign of two years, with full discussion to bring out the truth about this matter, I have no doubt that a majority of the people of Oakland would vote in favor of it.

Shall a Vote be Taken?

The question now is whether there shall be a vote taken. The constitution at present makes it impossible to unite cities across county lines. I have a resolution unanimously adopted by the supervisors of San Mateo County favoring consolidation with San Francisco, but the people of San Mateo County cannot unite with San Francisco unless some such amendment as this is adopted.

Suppose Berkeley and Alameda want to come in. Are you opposed to their controlling their own destiny?

As for the contention that Oakland could be swallowed piecemeal, I would not be afraid to submit this amendment to any judge and ask him whether such a thing would be possible under it.

THE LAW AND THE CONSTITUTION DO NOT DEAL WITH PORTIONS OF CITIES, BUT WITH CITIES THEMSELVES. If there are any objections to the bill, point them out and we'll amend it in any way as long as the people are allowed to vote on the question of consolidation. I think myself that the last sentence about the apportionment of the debt should be omitted from the amendment, and the matter left to the legislature to determine. If anybody feels nervous about the borough form of government, let us guarantee it more clearly.

As to the commuters, there is no better class of citizen. Commuters made Oakland. They are always for good government, and it is by virtue of commuter votes that the present government of Oakland is in office.

Nobody wants to interfere with your waterfront. I never heard of such a thing before. What we want is a great city around San Francisco Bay, and we only ask that the peoples around this bay shall be allowed to vote upon it.

Charles Snook followed. He said he was not afraid to have it submitted to the people of Oakland, but the initiative should come from them, and it had not. He coaxed back the bogies that Warren Olney had chased away, and paraded them again—dismemberment, kidnaping of Emeryville, and the rest, although he did say he was glad Mr. Olney had been willing to cut out the debt apportionment clause.

F. M. Smith Satisfied.

Harmon Bell read letters from Frank M. Smith and Victor Metcalf in opposition to annexation. He called the bill municipal murder, and sang the requiem, "Let us alone."

H. C. Capwell asked, if there was ill-feeling now, what would it grow to be after a two-years' campaign? The referendum looked to him like a gold brick, it would be so easy to colonize Oakland for the election. His discourse here was an admission that there were many Oaklanders favorable to union. The cities could not be united, for they could do better apart. He thought that two ten-second sprinters could not make as good time if tied together for a three-legged race.

Col. John P. Irish also sang the refrain

of Tennyson's Lotos Eaters, "Let us alone." He had much fair-sounding advice for San Francisco, but it took the form of too patent an attack. There was some talk afterward that this sort of thing had cost Oakland the support of the Los Angeles delegation. He spoke of San Francisco's declining commerce, and was amply refuted on the point by Senator Wolfe, who showed an actual increase of 8½ per cent in the business of the port last year.

Oakland Not the Only City.

Dr. D'Evelyn of Alameda spoke for the amendment. H. C. Cutting of Richmond also spoke for it and made a vigorous defense of San Francisco in which he pitilessly analyzed some of the charges of decaying commerce. He said if manufacturers were leaving the peninsula side it was because the land in San Francisco County was becoming too scarce and too valuable for such use. He pleaded for an amendment that would allow San Francisco to expand down the peninsula. He reminded the Oakland people that they were not the only ones concerned, but that Richmond would like a chance to join the greater city, and had a right to it. He started a storm of applause when he said:

You invoke an antiquated constitution to stop progress.

Councilman Elliot, of Oakland, declared the sentiment of opposition in his city had been manufactured by gross misrepresentation as to the nature of the proposal. He said:

The manufacturers of adverse sentiment have talked the solidarity of Alameda County, forgetting that they proposed a plan two years ago that would have resulted in the dismemberment of that county.

I had hoped the argument would rest on the economic basis to-night, but it has degenerated into a miserable pun on the name of the senator who introduced this measure. They have followed the old advice to the young lawyer that has no case and have attacked the other side; but worse than that, they have also attacked the city that has aroused the admiration of the world by arising from the most awful disaster in history in the short space of four years. The Congress of the United States and the President of the United States saw fit to assign to San Francisco the celebration of the opening of the Panama Canal, but some of the opponents of this measure now call that peerless city a dirty pool.

In this amendment the principle of the referendum is preserved in all its purity. It provides that in no case shall any city be annexed against its will. Did they talk the swallow-up argument when we were advocating the annexation of Berkeley? No. They talk it now, but they did not talk it then.

Unless we wake up we shall lose our place as the premier city of the Coast.

Wolfe's Stirring Reply.

Senator Wolfe then took the floor and made a defense of his city that will be long remembered by those that heard him. He denied the decline of commerce and he had the figures at hand to show the contrary. Hotly he denounced the meanness of the tactics that would seek to win a fight by flinging into San Francisco's face the recollection of the relief she had to accept at Oakland's hands. "Should such misfortune ever fall upon you," he said, "and we hope it never will, we shall care for your needs as tenderly as you cared for ours, and we will never throw it up to you afterwards." He continued:

We don't need your waterfront and we have no idea of committing either grand or petty larceny to get it, and you know it.

Whatsthematterwiththisamendment? This amendment is an enablement act and does not refer to Oakland and Alameda County alone. By what right they assume that it does is more than I can understand. It refers as much to the west as to the east side of the bay. It applies to territory that is in a different county, and we think

these people in San Mateo County have as much right as Berkeley or Oakland to say whether they will come in with us or not.

It has been said the Alaska Packers are about to transfer their business to San Pedro for the benefit of Los Angeles. What is San Pedro? It is a part of Los Angeles. And how did it become a part of Los Angeles? By the passage of an enabling act, so that Los Angeles could reach out and take in San Pedro, thirty miles away. We are not worried about the Alaska Packers. They'll stay and they'll get harbor facilities. I deny that the port is antiquated in method and is losing the commerce there. I'll prove by the record it is not so. The freight over the State wharves at San Francisco for the fiscal year ending June 30, 1909, was 6,325,000 tons, and for the year 1910 it was 6,866,000 tons, a gain of 8 1/2 per cent.

Confidence in Oakland.

I've been taunted because I have not been for the referendum all the time. Well, I've seen the light; I'm going to improve and progress. But you, why do you oppose the submission of this amendment? You say the case is settled already? That is not the way things are settled in this country. One would think to hear you talk that if the case is settled, I'll prove by the record will have to go out of business until it is settled. Why, what an absurdity! I have more confidence in Oakland's strength and stability than you gentlemen have. As to the effect on your bonds, if to the credit of Oakland you add that of San Francisco by consolidation, the bonds of both together will be easier to sell than those of either apart.

If this amendment is adopted and Oakland doesn't vote to come in, very well, we shall get along splendidly without you. But when this thing is understood, and this proposal is submitted to the people of Oakland, they will vote to become a part of San Francisco as sure as the sun will rise to-morrow.

The San Francisco deputation was one of the most thoroughly representative bodies that could have been gathered for such a purpose. It was made up as follows:

M. H. Robbins, Jr., President Merchants' Association, and L. M. King, Secretary; Geo. T. Wright, Attorney, and Byron Mauzy, Frank I. Turner, W. D. Fennimore, Dr. Hartland Law, directors of the same organization; T. D. Boardman, representing the Merchants' Association; T. C. Friedlander, Secretary Merchants Exchange; C. Zwielerin and L. B. Sibley, Mission Improvement Association; J. M. Kepner, Downtown Association; Dr. Geo. W. Merritt, President Civic League; L. H. Peterson, Upper Market Improvement Association; H. C. Cutting, Richmond; Chas. M. Stoltz, Secretary Suto Heights Club; Robert Behlow, Citizens' Committee, North Central Improvement Club; E. D. Crowley, North Central Improvement Club; C. M. Browne, Merchants' Association of Hollister; J. K. Stewart, Mission Promotion Association; Tom Dillon, Downtown Association; William Mosser and T. V. O'Brien, S. F. Chapter A. I. A.; Alexander Russell, President Ocean-side Promotion Association; G. T. Darragh, Richmond Promotion Association; E. E. Kahn, First Avenue Improvement Club; W. E. Hague, Association General Building Contractors, J. J. Pratt, Richmond Federation of Improvement Clubs; John Felt, Suto Heights Improvement Club; J. J. Connolly, Retail Grocers' Association; Joseph T. Brooks, San Jose Chamber of Commerce; A. G. Col, San Jose Chamber of Commerce; M. L. Perasso, San Francisco Chamber of Commerce; F. N. Belgrano, Banca Popolare Operaia Italiana; Ettore Ratto, editor "La Italia"; H. L. Judell, United Commercial Travellers; H. F. Riffie, Sunset Improvement Club; E. E. Giller, President Geary St. and Pt. Lobos Avenue Promotion Association; Wallace C. Wise and J. H. Richards, Geary St. and Pt. Lobos Avenue Promotion Association; Chas. Alsop, Ingleside Improvement Club, Incorporated; Geo. L. Per-

han, San Mateo; W. J. Martin, South San Francisco Land Co.; E. A. Keil, South of Market Street Improvement Club; Dr. C. D. Salfied, Panhandle Improvement Club; Geo. H. Fox, Greater San Francisco Club of Alameda; Dr. F. W. D'Evelyn, President, W. W. Cooley, Secretary, and E. O. Putzman, L. R. Weinman, J. L. Geary, Greater San Francisco Club of Alameda, Directors Alameda Chamber of Commerce; J. H. Harold, H. H. Sherwood, and A. G. Kelleher, San Francisco Board of Trade; C. M. Morse, President Board of Trustees of San Mateo; W. J. Conway, Board of Trustees of San Mateo; W. M. Roberts, President Board of Trade of San Mateo; C. F. Michels, Chamber of Commerce of San Francisco; A. P. Giannini, L. Scatena, J. M. Jacobi, C. L. Davis, and Edgar Painter, (Secretary), North Central Improvement Association; Jos. Thieben, Jordan Park Improvement Club; J. Edlin, Merchants' Association of San Francisco; S. H. Walker, Golden Gate Improvement Club of San Francisco; W. W. Thayer, Oceanside Improvement Club; H. F. Marshall, Hayes Valley Improvement Club; I. L. Dienstag, Piedmont Improvement Club; C. T. Bacigalupi, North Beach Improvement Club; J. H. Redding, Hillsborough; Eric Lange, Burlingame; Chas. A. Nelson and Thomas P. O'Dowd, Board of Supervisors of San Francisco.

Among those that rallied for the second expedition who had not been with the first were: T. L. Hickey, D. McSweeney, and Dr. J. C. McGovern, of the Board of Trustees of South San Francisco—in San Mateo County and unanimous for consolidation; W. J. Martin of the South San Francisco Land Company, Thos. Rickard, Capt. Hibberd, G. M. Perine, former speaker pro tem of the Assembly, Harvy Sherwood of the San Francisco Board of Trade, Paul Pinkney of San Mateo, W. K. Vickery, Frank Paul, C. G. Cameron, William Magee, J. W. Cameron, Dr. Hartland Law, and Geo. D. Toy.

MUNICIPAL COMMISSION FOR PUBLIC IMPROVEMENTS.

This resolution was unanimously adopted by the Board of Directors of the Merchants' Association at its meeting held on Friday, January 27, 1911:

Resolved, That the Merchants' Association of San Francisco endorses the suggestion of the San Francisco Chapter of the American Institute of Architects that his Honor the Mayor and Honorable Board of Supervisors take under consideration the advisability of creating a municipal commission for the purpose of developing and executing a comprehensive general plan for municipal improvements, and that the Secretary of War, State Board of Harbor Commissioners, and the Board of Park Commissioners be requested to co-operate in determining the scope and nature of said plan with a view to assisting in its preparation and execution, and be it further

Resolved, That we respectfully request his Honor the Mayor to call a convention of representatives of the various Boards, Commissions, Commercial Bodies, Improvement Clubs, and other associations for the purpose of discussing this question.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO.

M. H. Robbins, Jr., President.
L. M. King, Secretary.

The protest against the payment of five city Health Board inspectors out of the special sanitation fund, made last month by the Merchants' Association, has been withdrawn, inasmuch as these inspectors were immediately thereafter put to work under the direction of the United States Public Health and Marine Hospital Service, so that their employment complied with the law.

WESTERN FRUIT JOBBERS SEE THE BEAUTIES OF THE BAY.

Commercial Organizations and Southern Pacific Take Them on a Ferry Boat Voyage.

Over four hundred delegates to the Western Fruit Jobbers' convention at Sacramento were captured by a joint committee of the San Francisco commercial organizations and taken to sea in the good old frigate "Oakland" of the Southern Pacific company's ferry fleet, to view the wonders of the bay and the Golden Gate.

All the wonders performed their prettiest. It was commodore's weather, all day; so mild was the temperature that no one sought the cabin until evening. Every detail of the green hills and the growing cities in the bay basin was visible. The boat steamed out to the heads, then skirted the Marin County shore, and cut across to Winchaven in Contra Costa County, where the party debarked and inspected the wineries. Here Mr. J. B. Bocarde detailed the difficulties of the committee in getting the boat, under the present railroad law, which prohibits passes. A special rate had been made to meet the difficulty and approved by the State Railroad Commission—it was one dollar for the round trip for the entire party, and he paid it to the company's representative, Mr. Frank Batters, who receipted for it in due form, and expressed the hope that all the members of the expedition would continue to ride with his company and continue to pay their fares.

Dainty refreshments were served aboard. There was music by Cassasa's band, and then volunteers from among the delegates borrowed the implements of Cassasa's band and made noises like several dravloads of California fruit arriving in South Water Street. The delegates were from all parts of the United States, some from as far east as New York, but most of them from the Middle West, where large quantities of California products are sold by jobbers. They enjoyed themselves keenly and expressed the utmost admiration for the great harbor and the location of San Francisco upon it.

On the following day the party, including many that were unable to join the nautical expedition, was taken on an automobile ride through the city, covering Chinatown, the waterfront, the Mission Dolores, the Cliff House, and Golden Gate Park. On the day following that they were conducted by street car to the beach and Cliff House, so that none of them could go east without taking with him the best possible impression of the city and its surroundings. Aside from its social and hospitable spirit, it was one of the most effective hits of advertising the city has done since it burned down.

The entertainment was arranged by these committees: Executive, I. A. Eveleth, of the Wholesale Fruit and Produce Dealers' Association, chairman; D. J. Alberga, of the Home Industry League, secretary; M. H. Robbins, Jr., President of the Merchants' Association, finance; J. W. Hoyt, of the Home Industry League, press and publicity; M. H. Owens, San Francisco Motor Club, automobiles, Committee on Arrangements, L. M. King, Merchants' Association; C. W. Burks, Chamber of Commerce; T. C. Friedlander, Merchants Exchange; D. J. Alberga, Home Industry League.

CITY'S POSITION ON THE TRAFFIC MAP WILL BE VIGOROUSLY DEFENDED

Traffic Bureau Has no Thought of Abandoning the Freight Differentials to Valley Points that Belong to San Francisco by Right of Position

In spite of the adverse decision of the State Railroad Commission, the Traffic Bureau of the Merchants' Exchange will go right on with its fight to keep San Francisco on the transportation map. The rate from San Francisco to San Joaquin Valley points will be attacked, as well as the astonishing principle that it must always cost more, in spite of far cheaper operating conditions, to send goods from Stockton to lower valley points than from Los Angeles, and more from San Francisco than from Stockton by the measure of the local charge from this city.

Association Backs the Bureau.

The Traffic Bureau will make San Francisco's contest, but San Francisco must back the Traffic Bureau with all the moral support it can give. Realizing the gravity of the situation and the necessity of early action in the matter, the Merchants' Association, at a meeting of its Board of Directors, held on February 3d, adopted these resolutions:

Whereas, The Railroad Commission of the State of California in Case No. 110, entitled "Associated Jobbers of Los Angeles vs. Southern Pacific Co. and Atchison, Topeka & Santa Fe Railway Co.," has found the existing rates between Los Angeles and San Joaquin Valley points to be unreasonable, and has ordered material reductions in said rates; and

Whereas, Such reduced rates, as compared with the existing rates between San Francisco and San Joaquin Valley points, will accentuate the marked discrimination against this city which now exists and has for some years past existed; and

Whereas, Such increased discrimination will bring about great loss of trade to this city unless immediately corrected, be it

Resolved, That the Merchants' Association of San Francisco urges the Traffic Bureau of the Merchants Exchange, as the properly constituted public body for dealing with such matters, to bring at the earliest practicable date complaint before the Railroad Commission of the State of California for such reductions in rates from San Francisco into the San Joaquin Valley as will make such rates fair and reasonable as compared with those about to be established from Los Angeles into the San Joaquin Valley and as compared with existing rates from other cities of the United States covering traffic under like conditions; and be it

Further resolved, That a copy of this Resolution be transmitted to the Traffic Bureau of the Merchants Exchange.

M. H. ROBBINS, JR., President.

L. M. KING, Secretary.

There is no quarrel with the reduction of the rates from Los Angeles to Bakersfield, Fresno and Visalia, and no disposition to have them raised to their previous level. That was found to be unreasonable, and justly so. But if they are reasonable now, then the rates from San Francisco are unreasonable, and the order that the rates from Stockton south shall be so adjusted that Los Angeles shall always have the advantage is one that this city cannot afford to rest under for a minute.

What This Trade Means.

Los Angeles values the trade of the San Joaquin Valley at \$15,000,000 a year. Her merchants and manufacturers have subscribed \$10,000, and declared a determination to put up \$10,000 more, if necessary, to defend the San Joaquin rate-case decision

against San Francisco—the decision that "irons out the mountains and forgets the rivers." That decision, made by the old State Railroad Commission and confirmed by the new (Loveland dissenting), and which became effective February 15th, means incalculable commercial damage to San Francisco, unless it is followed by another decision determining that the rates into the San Joaquin from San Francisco are also unreasonable, and reducing them below the Los Angeles rates.

Without underestimating the great value of the Panama-Pacific Exposition, some people think that if we had to choose between the two it would be better for us to have the trade of the San Joaquin Valley. It will go on growing after the great fair has passed into history. It will mean more millions every year. It is a rich and expanding market for all sorts of commodities, and its trade will keep merchants and manufacturers busy, in large and growing numbers. No wonder Los Angeles wants it.

But there is no reason for permitting her to have it, when natural conditions are so greatly in our favor, providing this city can realize the nature of the crisis and can make up its mind to go to the hat.

This Is What We Face.

It must make good its claims and its rights. That means a fight. And it will be a real one. Twenty thousand dollars to loosen San Francisco's hold on the trade of the Lower San Joaquin Valley, to drive our jobbers north of Visalia by means of discriminating railway rates, the agency whose sure and silent operation, day after day and year after year, has made and unmade cities all over this country—that is what San Francisco is up against, and the nature and gravity of the situation must be realized. No happy-go-lucky attitude, no careless reliance upon our imperial position and enviable standing as the World's Fair city, is long going to sustain our valley trade, with freight differentials against us.

Fortunately, if there is anything fortunate about it, the attack has come at a time when there is an organized defense to meet it: when there is an agency already established, in possession of all necessary facts and legal skill, to make San Francisco's fight and make it hard. Without expert understanding of the economic effect of discriminatory freight charges the community in general might remain for months in ignorance of the damage that had been done the city, and the merchants themselves might see it but tardily and then only reflected in the decline of orders and the discouraging reports of their traveling men. Owing, however, to the existence of the Traffic Bureau of the Merchants Exchange, there is instant perception of the significance of the change, and preparation for defense before the results can show themselves in the shape of permanently altered business relations. The time has gone by when such work can safely be left to individual initiative, or when the individual can rely on some other individual to protect him.

Nor is there any ground for the fear that San Francisco will get less than a square deal from the State Railroad Commission, provided she makes the right sort of protest. Even in its denial of this city's appeal for a rehearing of the San Joaquin Valley rate case, the majority decision pointed out the way of relief, saying:

The Way Out.

We do not express any opinion as to the reasonableness of the rates from San Francisco south into the San Joaquin Valley, and we would respectfully suggest that if San Francisco or any other city feels aggrieved, that such city file a complaint setting forth her cause of grievance, or bring the matter to the attention of the Commission after the new law has gone into effect, if it shall be passed, when the Commission will be required under the proposed statute to scrutinize all rates that are in effect at the time the law goes into effect or which become effective by any order of the Commission made before the law is enacted.

San Francisco's cause is strong. The testimony of the assistant general manager of the Southern Pacific Railway in the very case under discussion was that it costs four times as much to operate trains over the Tehachapi Mountains as it does on the level valley floor. Hence whatever the Los Angeles rate may be, San Francisco will always be entitled, in reason and in justice, to a rate very much lower. Attorney Durbrow, for the Southern Pacific, conceded as much when he said in his argument:

San Francisco is entitled to lower rates into the San Joaquin Valley because of the level haul, in contradistinction to a long mountain haul. The Los Angeles rate, as compared to that of San Francisco into the valley, is entirely disproportionate.

As for the differential prescribed in Stockton's favor, water competition on the San Joaquin River cannot be ignored, and furthermore the fixing of a minimum by the old Commission was palpably illegal, as Commissioner Loveland in his dissenting opinion pointed out.

Should Keep Her Own.

It is not unlikely that in the course of interstate rate regulation San Francisco will lose, for a time, some of her outlying jobbing territory. That is all the more reason why she should defend with vigor the commercial field that lies near at hand and is naturally hers.

When the whole matter is finally straightened out, it may displease others than the Los Angeles jobbers, with their twenty-thousand-dollar contribution. The Commission said:

We think the traffic officials of the two roads defendant herein are estopped from questioning the reasonableness of the rates from Los Angeles ordered by the Commission, because of the filing by them in 1907 of the so-called mimeographed tariff.

If forced to recognize San Francisco's claim to lower rates than Los Angeles, and at the same time estopped from questioning the reasonableness of the rates from Los Angeles, the general good will doubtless be promoted by a lowering of rates into the valley, and the particular good of San Francisco by an even easier access, in consequence, to that very valuable market. Only, it will have to be fought for.

ASKS FOR CLEARER DEFINITION OF THE NEW LIABILITIES OF EMPLOYERS

Merchants' Association, According to Its Custom, Takes Action on Various Matters of Legislation, and Among Other Measures Endorses the State Civil Service Reform Bill

Following its established custom of offering some assistance to legislation, in the shape of suggestion and advice, the Merchants' Association has been making critical study of a number of bills introduced at Sacramento and has made known its conclusions to the proper legislative committees.

Among the most important in its relation to the fourteen hundred and more members of the Association and to the State at large is the Roseberry bill, increasing the liability of employers. This bill is in line with the more recent legislation in Europe and this country in furtherance of the principle that the industry should bear more of the risk of injury to the citizen engaged in it as an employee, but as drawn it appeared on examination to need amendment that would define some of its provisions more clearly.

Purpose of the Bill.

The purpose of the bill is to do away with the "fellow servant" rule, and the doctrine of "voluntary assumption of risk" as defenses of the employer in suits to recover damages for injuries sustained by employees while at work, in those cases where the employer does not elect to come under its optional features. Where the employer does elect to come under its optional features he is liable to indemnify his employee for injuries sustained in an accident however caused, in the course of the employment, but the liability is limited to definite amounts. The employer can only take advantage of the optional feature of the bill, however, under agreement to that effect with its employee, so that the optional feature only applies where both parties have elected to be governed by it. In all other cases the employer's liability is governed by the present law, minus the two defenses mentioned above: the "fellow-servant" defense and that of "voluntary assumption of risk."

The Association asked to have the bill modified so that it would take effect September 1, 1911, instead of on its passage, in order to give employers a chance to protect themselves by insurance and in order that all might be fully apprised of this radical alteration in the conditions of industry in California.

Reasonable Limit.

As drafted, the bill provided that the employer, in case of actionable injury, should be liable for medical and surgical treatment, and for medicines and surgical supplies, and if he refused to furnish them he should be liable for their costs. The Association asked that this liability be limited to \$100.

In case of total disability the bill sought to provide that the employer should pay 65 per cent of the employee's earnings to him for the period of such disability, and if a nurse should be needed, 100 per cent during the time the nurse was employed. The Association asked to have the clause relating to the nurse stricken out, as liable to abuse.

The bill would provide that if the period of disability were not over a week, no indemnity would be recoverable, but if over

a week, then damages should cover the first week as well as the rest of the time. In order to prevent any possible malingering for more than a week in order to make a claim for damages, the Association asked to have this provision amended so that if the disability were for more than a week no damages would be recoverable for the first week.

The bill provided that in case of death all disability benefits should cease, but the employer should be liable for death benefits. The Association asked that this be defined, in the interests of justice, so that death benefits should only accrue when the accident was the proximate cause of death.

Defining Average Earnings.

As defined in the bill, average annual earnings would be 300 times the day's wage of an employee who had worked a year at the occupation in which he was injured, and if the injured employee had not been working a year in that employment his average annual earnings would be computed at 300 times the wages or salary that a man in the same class of employment was getting. The Merchants' Association asked that in such a case average annual earnings should be 300 times the wage the injured man himself was earning at the time, and not 300 times what some other man was earning.

In the original bill, if a woman employee was injured her husband would be held to be among those dependent upon her if he was living with her at the time. The Association asked to have this provision restricted to a husband wholly dependent on the earnings of his wife.

With these amendments it was considered that the employers' liability bill would be more just, and the principle its advocates meant to promote would not suffer materially.

Unfortunately, for the defense of "contributory negligence," there was substituted in the bill the doctrine of "comparative negligence," which would involve an assessment of damages by the jury in accordance with what it considered the proportion of blame. While good in theory, its practical effect would be to do away entirely with "contributory negligence" as a defense, and leave an employer practically without any defense whatever. Such a result is generally undesirable, and the Merchants' Association opposed the amendment.

State Civil Service Reform at Last.

The Association favored and endorsed the State Civil Service reform bill. It fought for civil service reform in San Francisco under the Schmitz-Ruef régime, litigated the charter civil service provisions into reliable working order, and has consistently stood for the principle and its honest application ever since. The reform was not thorough in San Francisco, partly on account of the dual nature of the city and county governments which exempted certain county offices on the ground that they were State offices. This bill will cure that defect. The Association sent a deputation to Sacramento six years ago to plead for

similar legislation, but in that Legislature the plea fell on deaf ears.

The Public Service Commission bill, following the New York law, is endorsed by the Association. So is the bill to create the office of State Superintendent of Public Accounts, which seems adapted to securing a uniform accounting system in California some time or another. The bill to relax the vaccination law, the Association is opposed to as a dangerous thing.

The Directors of the Merchants' Association have endorsed Assembly Bill 821, providing for the dissemination, by the State Board of Health, of information about tuberculosis. It has also endorsed the bill providing for the replenishment of the State special sanitation fund to be used to prevent epidemics in California.

LOWER SAN JOAQUIN RETURNS THIS CITY'S CALL. Visitors Are Entertained at Luncheon by Three of the Commercial Organizations.

Visitors from the Lower San Joaquin Valley, mainly from Fresno and Coalinga, over a hundred in number, were entertained at luncheon at the Commercial Club on February 7th by the Chamber of Commerce, the Merchants Exchange, and the Merchants' Association. Some very happy speeches from guests and hosts expressed the cordiality existing between San Francisco and the section represented by the travellers, and the friendly relations both desire were undoubtedly strengthened by the flow of eloquence and good cheer.

Director C. K. McIntosh of the Merchants' Association acted as chairman. He welcomed the visitors and complimented both the city and the valley upon the growth of a spirit of co-operation between them. Senator Cartwright outlined the project of connecting the valley with the sea by building a railway from Fresno via Coalinga to Monterey. This would open to development a very rich section that would naturally be added to San Francisco's commercial field. Henry Hauser of the Fresno Chamber of Commerce declared that San Francisco was Fresno's commercial home. Addresses were also made by C. M. Elliott, R. J. Tyson, and Frank L. Brown of this city.

All the arrangements for the affair demonstrated the great value of the Commercial Club as a place for the entertainment of out-of-town guests. The hosts felt that they were on home ground and the visitors felt that they had been received at the commercial headquarters of the city. It was especially gratifying to local pride that San Francisco had such a place for such an event.

For the Merchants' Association future Trade Extension Excursion to the Sacramento Valley there are already sixty-one applications for places. For the excursion to the mining counties there are fifty-three, and for the trip to the coast counties south of San Francisco there are fifty-six.

TAKES A STAND AGAINST SUBSTITUTION ON CONTRACTS

Practice Has Opened the Door to Graft in the Past, and Can not be Permitted Safely.

A firm stand for a principle, in the matter of substitution on city contracts, had to be taken by the Merchants' Association last month, and regardless of whatever particular local private interests might be hurt, that principle was put squarely up to the Board of Works for enforcement.

The Association's Bureau of Inspection has had to fight off one attempt after another to run in articles and materials other than those specified, ever since it undertook to see that the public got what it paid for in the shape of city work under the bond issue, and last month the problem took on a more difficult phase through the injection into it of the home industry factor. An effort was made to substitute, on the Hall of Justice, metal lath of local manufacture, of lower cost than that specified, and the Association asked that the contractor allow the city a credit for the difference in the cost. The request was met by certain gentlemen with the argument that the substituted material ought to have a preference because it was the product of local industry. The point was debated at length at a meeting of the Directors of the Merchants' Association early in the month, and the conclusion was reached that however desirable it might be to encourage legitimate home industry in every way possible, doing it by substitution on public contracts after the contract was let was too likely to encourage the wrong kind of home industry; namely, that sort of collusion between officials and favored con-

tractors which usually becomes the basis of the richest kind of graft.

The Board of Works had asked that the Association give its opinion, which it did, as follows:

San Francisco, February 4, 1911.

To the Honorable, the Board of Public Works, San Francisco.

Gentlemen:—In reference to the change in type of metal lath, for use in the Hall of Justice, which the contractor for that building wished to make, we desire to make our position clear in this and other similar cases that may arise in the future so that contractors may not be under the mistaken idea that the Merchants' Association Bureau of Inspection is opposed to or favors any particular kind or make of material.

The Bureau of Inspection holds that substitution of another kind of material for that prescribed in the specifications may be made when it is to the interests of the city that this be done, provided that such substitution is properly authorized by resolution of the Board of Public Works, and provided further that, when the cost of the article substituted is less than that of the article called for in the specifications, the city shall be allowed by the contractor a credit of this difference in cost.

In the case of the metal lath for the Hall of Justice, we have not objected to the substitution, if properly authorized, of the kind which the contractor proposed to furnish, or even to the use of expanded black iron lath dipped, provided a proper allowance was made to the city for the difference in cost. Yours respectfully,

COMMITTEE ON PUBLIC AFFAIRS IN
CHARGE MERCHANTS' ASSOCIATION
BUREAU OF INSPECTION.

Geo. C. Boardman, Chairman.

L. M. King, Secretary.

The Directors of the Association feel that

no other method of dealing with attempted substitution can safely be adopted. There have been no official scandals thus far in the execution of public improvements under the bond issue, though the Bureau of Inspection has been kept busy heading off all sorts of attempts on the part of contractors to perform less than their obligations, and less than their unsuccessful competitors bid on. But if substitution were permitted, without proper authorization and without deduction for the money saved by the contractor and the value lost to the city, the door would be wide open for arrangements by which a contractors' ring could underbid those outside of it, and then make money by getting complacent officials to let them put in cheap materials and bad workmanship, resulting in loss to the city and heavy burdens on taxpayers when the broken-down sewers and public buildings had to be replaced before their time. Such things were common in this city in the past. They would become common again if they were allowed to, despite the vigilance of well-intentioned officials. The Merchants' Association is in possession of the machinery to prevent it, and will. It feels that not even the promotion of home industry is more important.

It is a long time, now, since March 15, 1910, but the Merchants' Association is still after a change of grade on Main Street and has again reminded the Board of Works of the petition filed with that body on the date above, looking to this needed improvement. The Beale Street grade matter has been pretty well settled by the letting of the contract for the work, and this clears the decks for Main Street.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BRENNER	Otis Elevator Company. First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUZY	Treasurer
EUGENE J. BATES	Halsey Bradford Co.
GEORGE C. BOARDMAN	Boardman Bros. & Co.
RICHARD W. COSTELLO	O'Connor, Moffatt & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK L. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
WARREN MANLEY	Commercial Representative
FRANK M. TONG	Editor Review

STANDING COMMITTEES.

Public Affairs.	George C. Boardman, Chairman	BYRON MAUZY
R. H. SWAYNE	W. D. FENNIMORE	
Publicity and Promotion.	A. W. SCOTT, JR., Chairman	JOSEPH SLOSS
R. S. ATKINS	HARTLAND LAW	FRANK L. TURNER
Trade and Finance.	W. D. FENNIMORE, Chairman	GUSTAVE BRENNER
C. K. MCINTOSH	W. N. MOORE	EUGENE J. BATES
BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.		
HENRY A. CAMPBELL	Engineer in Charge	
D. A. HAGENS	Financial Secretary and Auditor	

ACCOUNTANTS, CERTIFIED PUBLIC:	
Barrow, Wade, Guthrie & Co.	310 Sansome
Dolge, Wm.	255 California
Greenhood & Jansen.	405 Clunie Bldg.
Lester Herrick & Herrick	425 Kearny
Merchants Exchange Bldg.	
Lomax, W. B.	Chronicle Bldg.
McLaren, Goodie & Co.	
Thos. Clunie Bldg.	

Price, Waterhouse & Co.	310 Sansome
Rowe, C. V.	Room 247, 268 Market
Ruckstell, John R.	Claus Spreckels Bldg.
Walker & Cooper	255 California
ACCOUNTANTS AND AUDITORS.	
Hertz, Louis.	149 California
ADDING MACHINES.	
Bullard, E. D.	Rooms 221-223, 268 Mkt.
Burroughs Adding Machine, W. W.	
Cooley, Sales Mgr.	717 Market

ADVERTISING.

Cooper, F. J.	15 Montgomery
Green, J. Chas., Co.	
Stevenson and Clinton Park	
Johnston-Dienstag-Ayers.	130 Kearny
Oines-Moorhead Co.	
	905 Commercial Bldg.
Scottford, F. E.	242 California
Walker Advertising Agency.	
Spreckels Bldg.	

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
The Peters Cartridge Co.	608 Howard
ARCHITECTS.	
Barth, Hermann.	12 Kearny
Crim & Scott.	425 Kearny
Colley, C. J.	Pacific Bldg.
Curtett, William	Phelen Bldg.
Dutton, L. B.	Chronicle Bldg.
Holmes, Edward L.	323 Pine

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

Leonard, Jos. A., 903 Phelan Bldg.
 McHoughlin Bros., 355 Russ Hlgh.
 Meussdorffer, C. A., 1012 Mission
 Meyer, Fred W., Humboldt Bank Bldg.
 Meyers, Henry H., 1291 Kohl Bldg.
 Mosser, Wm., Union Trust Bldg.
 G. M. W. & Co., Merchants' Bldg.
 Reid Bros., Claus Spreckels Bldg.

ARCHITECTS AND ENGINEERS—SUPPLIES.
 Dietzgen, Eugene, 18 First
 Keuffel & Esser Co., 60 Second

ARCHITECTURAL TRAIL COTTA.
 Goltz, M. G. & Co., 311 Crocker Bldg.

ART GLASS.
 California Art Glass B. & C. Works, 763 Mission
 United Glass Works, Inc., 115 Turk

AUT GUMS.
 Gump, S. & Co., 246 Post
 Sanborn, Vail & Co., 755 Mission
 Schussler Bros., 1218 Sutter
 Vickery, Atkins & Torrey, 650 Sutter

ARTESIAN WELLS.
 Artesian Well Tools, 1500
 American Forge & Tool Co., Mission

ASBESTOS GOODS—ELECTRIC SUPPLIES.
 Johns, H. W., Manville Co., 125 Montgomery

ATHLETIC GOODS.
 Spaulding, A. G. & Bros., 158 Gentry

AUTOREPAIRS—AT-LAW.
 Bancroft, Philip C., 420 Phelan Bldg.
 Blakenhan, T. Z., 420 Phelan Bldg.
 Feigenbaum, Sanford, Merch. Ex. Bldg.
 Frenck, Nathan H., 1218 Sutter
 Heller, E. S., Union Trust Bldg.
 Houghton & Houghton, Merchants' Ex. Bldg.
 Humphrey & Hubbard, 706 Metropole Bank Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

BAKING.
 Hutchinson & Hutchinson, 1111 Merchants' Ex. Bldg.
 Kellogg, Sheldon Co., 1111 Merchants' Ex. Bldg.
 Kellum, A. D., Humboldt Bank Bldg.
 Kierulff, T. C., Foxcroft Bldg.
 Lohr, Allen I., 1111 Merchants' Ex. Bldg.
 McNab, Gavin, 1111 Merchants' Ex. Bldg.

Merchants National Bank, 464 Cal.
 Meyer, Dan, 216 Pine
 Mission Bank, T. H., 1614 J. & J. Ave.
 Mission Savings Bank, Valencia & 16th
 Mutual Savings Bank, E. & 16th
 Savings Union Bank, S. F., 708 Mkt.
 Market & O'Farrell Sts. & Grant Ave.
 Swiss-American Bank, 12 Sansome
 Western National Bank, 12 Sansome
 Western Union National Bank, The
 Yokohama Specie Bank, 415 Sansome

HARDWARE SUPPLIES.
 Deckelmann Bros., 162 Turk
 Beds and Springs—IRON AND
 Simons Mfg. Co., The, 956 Howard

BEER BOTTLERS.
 Blue and Gold Bottling Co., 2745 16th
 Fredericksburg Bot. Co., 18th & Alh.
 Rapp, John & Son, 1500 Bryant

BELTING—COTTON.
 Scandinavian Belting Co., 11 Fremont
 Belting—LEATHER.
 Cook, H. & B. Co., 317 Howard
 Degen Belting Co., 317 Howard
 Heins, Alex., Belting Co., 2413 Harrison
 Pacific Mill & Mine Supply Co., 125 Montgomery

BOILER WORKS.
 Eureka Boiler Works, 57-59 Mission
 Krayton, Boile Co., 125 Main
 Pacific Coast Boiler Works, 225 Main

BOLT MANUFACTURERS.
 Rayne's Bolt Works, 133 Howard
 BOND PAPERS.
 Rollins, E. H., & Sons, First Nat'l Bank Bldg.

BOOK BINDERS.
 Hicks-Judd & Co., 53 First
 Malloy, F. R., 251 Bush
 Phillips, Wm. R., Co., 714 Sansome

BOOKS AND STATIONERY.
 Cunningham & Co., 248 Mkt.
 Elder, Paul, 239 Grant Ave.
 San Francisco News Co., 747 Howard
 Nolan-Earl Shoe Co., 727 Mission
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

BOOTS AND SHOES—RETAIL.
 Heim, F. L., & Son, 156 Powell
 Koebe, Fred, 156 Powell
 Philadelphia Shoe Co., 156 Powell
 Rosenbaum, 343 Kearny
 Royal Shoe Co., 151 Post
 Sommer & Kaufman, 119 Grant Ave.
 W. H. & Bro., 1603 Fillmore

Bayle-Lacoste & Co., California Market
 Herman, Ben, 384 Market
 Lesser Bros. Co., 877 Market
 Levy, Schweitzer & Co., 126 Fifth
 Meyers, F. & Co., 1000 Market
 Miller & Lux, Merchants Exchange Bldg.
 P. & S., 2849 California
 Roberts, W. F., 2849 California

BUTCHERS' SUPPLIES.
 American Butcher Supply Co., 18 Mill
 Pac. Butchers' Co., 211-215 Fourth

CAN MANUFACTURERS.
 American Can Co., 18 Mill
 CANNED GOODS.
 Cal. Canneries Co., 18th & Minnesota
 Cal. Fruit Canners Assn., 120 Market
 Golden State Asparagus Co., 18 Calif.
 Hunt Bros. Co., 112 Market
 Spanish-American Food Co., 180 Erie

CAPITALISTS.
 Bishop, Chas. R., 120 Market
 Borel, Ant. & Co., 440 Montgomery
 Fontana, Mark J., 305 Kohl Bldg.
 Belger, Edward F., 6th & Market
 Decker Bldg., 6th & Market
 Hopkins, E. W., 354 Pine
 Mackay, Clarence H., New York City
 Larkin, W. A., 318 N. Market
 Moore, A. A., Jr., Balboa Bldg.
 Payot, Henry, 356 Ellis
 Phipps, J. W., 1014 Kohl Bldg.
 Pope, Geo. A., 1014 Kohl Bldg.
 Smith, F. M., Albany Bldg.
 Thomas, H. W., 268 Market
 Thompson, R. R., Estate Co., 425 Mkt.
 Whitney Estate Co., 133 Geary

CARBONADUM AND GRINDING MACHINERY.
 Ward, Fred, First & Howard
 CARPENTERS AND BUILDERS.
 Robinson & Gillespie, 1051 Sutter
 Murray, S. C., 1225 Fell St.

CARPET CLEANING WORKS.
 Spaulding, J. & Co., 353 Tehama

CARRIAGE MANUFACTURERS.
 Grabe, B. & Co., 732 Brannan
 Larkin, W. A., 318 N. Market
 Schindler, H. B. & Co., 172 Spear
 Studebaker Bros. Mfg. Co., 172 Spear
 Wertsch Co., Wm., 24 Page

CASH AND PARCEL CARRIERS AND CARRIAGE CLEANING WORKS.
 Cutting, Clark T., 1405 Claus Spreckels Bldg.
 Deane, Wm., 1000 Market
 National Cash Register Co., 1040 Market

CEMENT MANUFACTURERS.
 Pacific Portland Cement Co., Con., 1000 Market
 Pacific Portland Cement Co., Con., 1000 Market

CHEMISTS.
 Curtis, J. M., & Son, 108 Front
 Heywood Bros. & Wakenfeld Co., 723 Howard
 Greenway, E. M., Kohl Bldg.

CHEMICALS—INDUSTRIAL.
 Braun-Knecht Chemicals Co., 576 Mission
 Curtis, J. M., & Son, 108 Front

CHOCOLATE MANUFACTURERS.
 Ghirardelli, D. Co., 340 North Point
 CHRONOMETER AND OPTICAL INSTRUMENTS.
 Butler, Geo. E., 356 California
 Watson, J. B., 381 De La Cruz

CHIMNEYS AND CHIMNEY PIPE.
 Clawson, L. E., Inc., Golden Gate Ave. & Leavenworth

CIGARETTE MANUFACTURERS.
 Bolman, John

INSURANCE-LIABILITY.
Duncan, David 340 Sansome

INSURANCE-LIFE.
Dundas, Wm. A., Asst. Vice-Pres. Western States Life Ins. Co. 109 Walnut
Pacific Mutual Life Ins. Co. 341 Pine
West Coast Life Ins. Co. 348 Pine

INSURANCE-FIRE.
Pacific Surety Co. First North Block Bldg.

INTERIOR DECORATIONS.
Schaefer & Vollmer 1930 Van Ness

INVESTMENTS.
Jennings, Rufus P. Merchants Ex.

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co. Crocker Bldg

IRON, ORNAMENTAL.
Sartorius Co. Fifteenth & Utah

IRON WORKS.
More & Scott Iron Works. Main & Howard

Morton & Hedley 215 Harrison
Ocean Shore Iron Works. 359 Market
Rudson Iron Works. Hooker & Lent Bldg.

Valcan Iron Works 604 Mission

IRON AND STEEL MERCHANTS.
Berkner & Carter Co. 604 Mission

Shaw & Hudson 359 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Solomon, C. Jr. 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. 114 Sansome

JEWELERS-RETAIL.

Andrews, A. 60 Kearny
Baldwin Jewelry Co. 29 Kearny

Glenn, Louis A. 818 Kearny
Glindebrand, W. 818 Kearny

Hammermuth & Co., Sutter & Grant Ave.
Hirschman & Co. 220 Grant Ave.

Isaacs, Abe. 759 Market
Radke & Co. 218 Post

Revere & Co. 759 Market
Sorensen, James A. & Co. 715 Market

JEWELERS-WHOLESALE.

Abrams, Henry M. Co. 717 Market
California Jewelry Co. 704 Market

Carrau & Green 112 Kearny
Dinkelspiel, J. 150 Post

Dorrance-Battin Co. Chronicle Bldg.
Eisenberg, A. & Co. Post & Kearny

Greenwich, C. 350 Post
Hall, A. L. & Son. 150 Post

Hall, A. L. & Son. 150 Post
Alphonse, Co. 704 Market

May & Weisbach 717 Market
Nardman Bros. 150 Post

Schussler, M. & Co. 704 Market

JEWELERS-SUPPLIES.
Muhls & Lochbaum Co. 114 Kearny

KNITTED GOODS.
Pfister, J. J. Knitting Co. 739 Market

Gantner & Matten Co. 80 Gary

KODAKS AND PHOTOGRAPHIC SUPPLIES.

Eastman Kodak Co. 86 Third

LADIES' FURNISHING GOODS.

A. Crocker & Co. 21 Sansome
Davis, Schwaner 21 Sansome

Grant & Co. 21 Sansome
Marks Bros. Commercial Bldg.

Magnin, L. & Co. Grant Ave. & Geary
Newbauer Bros. 27 Battery

Schwartz & Goodman 879 Market
Paragon, Thos. Grant Ave. & Geary

LADIES' TAILORS.
Flamm, O. 140 Geary

LAMPS.
Boesch Lamp Co. 1135 Mission

Bauer Lamp Reflector & Electric Sign Co. 628 Gough

LAUNDRIES.
La Grande Laundry Co. 334 Twelfth

Metropolitan Laundry Co. 1143 Harrison

North Laundry Co. 354 Eighth
San Francisco Laundry 1408 Truett

White Star Laundry 385 Eighth

LAUNDRY MACHINERY.
Troy Laundry Mach. Co. 581 Mission

Western Laundry Machinery Co. 68 Fremont

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.
Goslinak & Co. 747 Sansome

Kohlberg & Co. 626 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams 431 Battery

Harpham & Jansen Washington
Kaufman, Davidson & Semmel. 137 Clay

LIME, CEMENT AND PLASTER.

Cowell, Henry & Co. 9 Main

Holmes Lime Co. 431 Battery

Nevada Gypsum Co. Pacific Bldg.

LITHOGRAPHERS.

Britton & Rey 560 Sacramento

Galloway Lithograph Co. 513 Howard

Olsen, O. E., Lithograph Co. 330 Jackson

Shaw & Hudson 359 Market

Union Lithograph Co. 741 Harrison

LIVERY STABLES.
Clemens, C. J. 316 Fulton

Kelly, Thomas, & Sons. 1625 Pine

Pease, E. R. 1009 Valencia

LUMBER DEALERS.
Acme Lumber Co. 1014 Crocker Bldg.

Barber & Co. 310 Kohl Bldg.

Collins, Geo. H. 502 California

Connelley, E. D. 2401 San Jose Ave.

Dodge, W. J. 14 California

Dolbeare & Carson Co. Merchants Ex.

Ford, Chas. D. Co. Merchants Ex.

Grays Harbor Commercial Co. Foot of Third St.

Greenwald, Otto H. 260 California

Hammond Lumber Co. 260 California

Ilfin, F. A. Co. Santa Cruz

Johns-Wall, C. 15 California

Inopier, C. A. & Co. Balboa Bldg.

Hooper, F. P. & J. A. 110 Market

Howard, E. A. & Co. 29 Howard

Hume, G. W. & Co. 713 Marvin Bldg.

Kruse, J. S. Twenty-third & Shotwell

Meier, Adolph 1510 Bonders

Pacific Lumber Co. 216 Pine

Pope & Talbot Foot of Third St.

Post Block 111 California

Schouten, J. W. & Co. 738 Bryant

Seymour & Elliot 142 Townsend

Simons, L. E. Lumber Co. 112 Market

Slade, John F. 112 Market

Stadler, H. C. 310 Sansome

Truckee Lumber Co. Crocker Bldg.

Union National Bank Bldg. First National Bank Bldg.

Van Arsdale-Harris Lumber Co. Fifth & Brannan

White, L. E. Co. Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.

Bacon, Edw. R. Monadnock Bldg.

California Hydraulic Engineering Co. 523 Market

Compressed Air Machinery Co. 523 Market

Cyano, J. S. 523 Market

Evans, C. H. & Co. 183 Fremont

Garratt, W. T. Co. Fremont & Natoma

Hughson & Talcott 17 Fremont

Marshall-Neely Supply Co. 146 Stuart

Marwedel, C. W. 256 Ninth

McClure, J. W. 99 Ninth

Moore, Chas. C. & Co. 99 Ninth

Pacific Tool & Supply Co. 402 Mission

Reynolds & Co. 402 Mission

Piercer, Rodding & Co. 402 Mission

Rix Compressed Air & Drill Co. 219 Spear

Union Iron Works Co. Insurance Bldg., California & Battery

Western Tool & Supply Co. 509 Howard

Young, A. L. Machinery Co. 28 Fremont

MANUFACTURERS' AGENTS.

Alden, S. E. & Co. 560 Crocker Bldg.

Coates, J. W. 576 Fulton

Freer, Burr W. 717 Market

French & Linforth, Wells Fargo Bldg.

Hughson & Talcott 17 Fremont

Luscombe & Isaacs. 32 Battery

Maywell Co., The. 461 Market

McClure, J. W. 99 Ninth

Morgan & Allen Co. 150 Post

Robinson Bros. Third & Mission

Salt, Geo. C. Co. 713 Mission

Seegren, F. M. 609 Mission

Simonds, S. E. Co. 114 Sansome

MANUFACTURERS OF TOOLS AND BUILDING HARDWARE.

Falls Mfg. Co. 47 First

MARBLE WORKS.

Musto, Jos. Sons-Kean Co. 638-665 North Point

MATTRESSES AND UPHOLSTERY.

Clegg, J. H. Co. 180 York

Crecent Feather Co. 10th & Harrison

Hoy, John, & Co. 431 Battery

MEN'S FURNISHING GOODS-RETAIL.

Bullock & Jones. Post & Kearny

Ellis, Milton & Co. 7 Stockton

Dorey & Cunningham. 11 Market

Edwards, J. H. 11 Market

Rogerson, J. C. 1017 Valencia

Tokery, The. 10 Kearny

MEN'S FURNISHING GOODS-WHOLESALE.

Cluett, Peabody & Co. 820 Howard

Greenebaum, Well & Michels. 740 Mission

Ides, J. H. Co. 740 Mission

Neustader Bros. First & Mission

MERCHANT TAILORS.

Bernstein, Sam. 380 Sutter

Growth, W. L. Co. 704 Market

Jacob, J. H. Co. 312 Montre

Lyons, Chas. 719 Market

Reid, J. & Son. 833 Market

Stell, Henry 601 Market

Ulrich, J. A. 45 Kearny

Valentine, R. 189 O'Farrell

Williams & Co. 110 Sutter

METAL WORKS.

Finn, John, Metal Works. 384 Second

Pacific Metal Works. 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.

Bausch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.

Columbia Dairy 231 Franklin

Jersey Farm Co. 476 Eighth

Standard Milk Co. 3201 First

MILINERY.

Butler-Schultz Co. 731 Market

Gluck-Heckel 731 Market

Hinz & Landt 833 Market

Holm & Nathan. 86 Third

Kohler & Chas. 40-45 O'Farrell

Muller & Rinas Co. 833 Market

Spencer & Mitau 930 Market

Zobela Mill Co. 23 Grant Ave.

MINER'S WATERS.

Eggers, Chas. & Co. 118 Bureka

Shasta Water Co. 6th & Brannan

Union Seltzer Water Co. 385 Ninth

Witter Medical Springs Co. 315 California

MINING COMPANIES.

Alaska Treadwell Min'g Co. Mills Bldg.

Bourne, W. B. 255 Webster

Hammon, W. P. Alaska Com'l Bldg.

Ralston, W. C. 201 Sansome

MINING MACHINERY.

Hendy, Joshua, Iron Works. 76 Fremont

MOTORCYCLES.

Hendee Mfg. Co. Coast Tranche

Harley 759 Gough

MULTIGRAPHING.

Multigraph Publicity Co. 618 Monadnock Bldg.

NEW MANUFACTURES.

Heineman, H. M. Co. 120 Bush

Samter, L. & Sons. 768 Mission

NECKWEAR-WHOLESALE.

California Neckwear Co. 14 Sansome

NEWS DEALERS.

Foster & O'neal Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W. 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

E. Bloch Mercantile Co. 61 Battery

Son Bros. & Co. 837 Mission

NUIT DEERS.

Sunset Nut Shelling Co. 427 Com'l

OFFICE APPLIANCES.

Wright, F. F. & Co. 345 Monadnock Bldg.

OFFICE FILING DEVICES AND SYSTEMS.

Yawman & Erbe Mfg. Co. 712 Mission

OILS.

Porter, W. S. 2029 California

Standard Oil Co. 46 Market

Union Oil Co. of Calif. 250 Mills Bldg.

OPTICIANS.

Bertelling Optical Co. 186 Geary

California Optical Co. 183 Post

Chinn-Beretta Optical Co. 120 Geary

Kahle & Kalsner. 215 Post

Kahn, Henry, & Co. 644 Market

OYSTER DEALERS.

Dorgan & Immel 245 O'Farrell

Morgan Oyster Co. 614 Market

PACKERS OF CALIFORNIA FOOD PRODUCTS.

Armstrong, J. K. & Co. 627 Howard

PACKERS OF CANNED SALMON.

Alaska Packing Co. 46 Market

Well's Fargo Bldg.

PACKING HOUSE PRODUCTS, TALLOW & COTTONSEED OIL.

Willits & Peterson 116 Bldg.

PAINTS AND OILS.

Bass-Hehrer

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.,
Sheldon Bldg.
Jason, Byron, Iron Works, 351 Market
Price, G. W., Pump Co., 23 Stevenson
Woodin & Little, 33 Fremont
Worthington, Henry R., 148 First

RAILROADS.

Payson, A. H., Assistant to the Pres.,
Santa Fe Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., Mills Bldg.

RAILWAY EQUIPMENT.

Dodge, Douglas W., Chronicle Bldg.
Eccles & Smith Co., 71 First
Furness, Norman R., 121 Market
Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 251 Montgomery
Andrews, T. B., 404 Chronicle Bldg.
Armstrong-Quatman Co., 227 Montgomery
Aranson Realty Co., 423 Kearny
Baldwin & Howell, 318 Kearny
Bancroft, Paul, 608 California
Beebe, T. S., 111 Montgomery
Bovey, Roy & Co., 339 Montgomery
Brown, R. S., 339 Montgomery
Crim, W. H., 339 Montgomery
Cowan, L. B., 339 Montgomery
Edwards, Reed & Brady, 245 Monty
Ehrenpfer, Wm., 801 First
Ely, C. & Son, Inc., 124 Montgomery
Oiselman, Wm., 328 Chronicle Bldg.
Fradley, John P., 351 Sutter
Harrigan, Weidenmuller & Rosen-
attn, Inc., 346 Montgomery
Healy & Gilman, 714 Market
Heyman, Oscar & Bro., 113 Monty
Hoag, W. R. & Co., 100 First
Hogues & Lent, 100 First
Kahn & Feder, 209 Montgomery
Kell Estate Co., 209 Montgomery
Langbe, Monahan & Jones, 124 Montgomery
Levy, P., 625 California
Lichtenstein Bros. Co., 268 Market
Lincoln Realty Co., 926 Mills Bldg.
Lydon & Hoag, 926 Mills Bldg.
Macdonald & Underhill, 1006 Merch. Ex.
Madison & Burke, 30 Montgomery
Mabee, Chas., 30 Montgomery
McClure, Clarence M., 282 Bush
Marston, Frank W., Col. Marston Bldg.
McElroy, 30 Montgomery
McGowan Bros., 475 Pine
McGow, John, & Co., 232 Montgomery
McGerry, W. B. & Co., 121 Montgomery
McMahon, O. L. & Co., 128 Sutter
Mooser & St. Germain, 151 Sutter
Overy, E. B., 124 Montgomery
Partridge Realty Co. of S. F., 409 Crocker Bldg.
Pinto, John R., 1015 Fillmore
Polio, Albert J., 1015 Fillmore
Rich, A. J., & Co., 121 Sutter
Robson & Sargent, 251 Post
Rosen, P. & Co., 251 Post
Rucker, Jos. H., & Co., 49 Post
Sachs, Samuel, 49 Post
Society, 201 Euclid A.
Schmidt, W. B., 3321 Twenty-first
Schmitz, L. A., 3321 Twenty-first
Shalwald, Buckbee & Co., 27 Monty
Shaw, Geo. B., 229 Montgomery
Skellton, E. W., 229 Montgomery
Strassburger, L. & Co., 434 California
Truman Investment Co., Humboldt Bank Bldg.
Umbsen, G. H., & Co., 20 Montgomery
Voth, Geo. R., 20 Montgomery
Wayman, Guy T., Mills Bldg.
Week, F. A. Realty Co., 100 First
Wilson Bros. Restaurant Co., 144 Sutter
Whitell, George, Jr., 144 Sutter
Whitell, George, 166 Gary
Williams & Son, 144 Sutter
Wolf & Hollman, 34 Montgomery

REFINERIES.

Selby Smelting & Lead Works,
Merchants Exchange, 8th Floor

RESTAURANTS.

R. & D. Restaurant Co., 37 Powell
Mair, O. G., 37 Powell
Bergs, Franks Old Poodle Dog,
421 Bush
Bella, Cafe, 421 Bush
Bruss Cafe, 8 Turk
Cafe Odeon, Eddy and Market
Café Italia Co., 339 Montgomery
Charles's Fly Trap, 507 Market
R. H. Debert & Co., 339 Montgomery
C. J. Laughton, 339 Montgomery
Gallardo, F. B., 139 Ellis
Golden Pleasant, The, 339 Montgomery
Hart, H. & Co., 339 Montgomery
Kilbourn & Hayden, 34 Market
Larsen, C. G., 50 Eddy
Lyon, E. Fashion, 100 First
Meade Co., Inc., 159 Third
New Franks Restaurant, 147 Pine
Porto, Louis & Grill (Inc.), 61 Eddy
Peterson, Jacob, 15 Powell
Ravn & Karstensen, 131 Market
Solaris Grill, 351 Market
St. Germain, 351 Market
Tink-Zinkand Cafe, 1680 O'Farrell
Waffle Kitchen Co., The, 723 Market

HOOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.,
379 Monadnock Bldg.
Partridge, H. & Co., 34 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
Hobbs & Rubber Co., 658 Howard
Goodyear Rubber Co., 587 Market
Gorham Rubber Co., 587 Market
New York Rubber Co., 587 Market

RUBBER STAMPS, SIGNS & STENCILS.

Moise, Klinkner Co., 1212 Market
Patrick & Co., 1212 Market
BIRCH AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.,
Russ Bldg.

RUG MANUFACTURERS.

California Rug Co., 247 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.,
Herman Safe Co., The, 120 Folsom
Parcells Safe Co., 677 Market

SCALES.

Krauhl, F. O., 143 Main
Toledo Computing Scale Co., 324 Market

SCHOOL AND COLLEGE SUPPLIES.

Bradley, Milton Co., 875 Market
Weber, C. F., 875 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market
Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John W., 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. & Co., 1155 Market
Sanoame & Broadway

SEED GROWERS.

Metson, W. H., & Co., 1155 Market
Moser, C. C., & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons, 112 Natoma
Steiger Terra Cotta & Pipe, 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 1155 Market
White Sewing Mach. Co., 1490 Market

SHEET METAL WORKS.

Cronan, W., 19-25 City Hall Ave.
Olanio Bros., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.,
Hale & Wilgus & Co., 133 Stuart
Hendry, C. J., 64 Clay
Josselyn, J. M., & Co., 95 Market
Sellers & Madison, 95 Market
Weeks-Howe-Emerson Co., 51 Market

SHIP STORES.

Whelan, Jas. J., 110 Main

SHIPWRIGHTS.

Bowes & Co., 14 Stuart

SHIPPING AND COMMISSION.

Alexander & Baldwin, 1155 Market
American Trading Co., 244 California
Balfour, Guthrie Co., 350 Sansome
Barneon, 350 Sansome
Bates & Chesebrough, Mer. Ex. Bldg.
Bates & Chesebrough, 408 Davis
Brady, W. H., 408 Davis
Herrmann, Geo., 310 Sacramento
Hild, Ralph & Co., 310 California
Johnson-Locke Mercantile Co., 210 California
Lund, Henry & Co., 201 Marine Bldg.
Lyons & Co., Merchants Exchange
Meyer, William & Co., 454 California
Moore, Ferguson & Co., 454 California
Newell, H. & Co., 454 California
Otis, McAllister & Co., 310 California
Parrott & Co., 320 California
Pettibone, E. M., 320 California
Spreckels, J. D., & Bros. Co., 60 Calif
Williams, Dimond & Co., 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heymann Co., 762 Mission
Hart, George P. & Co., 762 Mission
Uman, Selligsohn & Brown, 149 New Montgomery

SHOE GOODS.

Dolliver Bros., 613 Mission

SILKS.

Hart, B. & Brothers, 14 Sansome
Clayburgh Bros., 25 Sansome

SILK MANUFACTURERS.

Nonotuck Silk Co., 515 Market
Carlson-Currier Co., 114 Sansome

SILVERWARE.

Graves, W. H., 717 Market

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island
Lewis, Otto & Co., 12 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., 361 Ellis
SODA WATER MANUFACTURERS.

Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Carlisle, A., & Co., 251 Bush
Crocker, H. S., 460 Market
Dixon, Fish & Co., 205 California

Foyot, Stratford & Kerr, 62 Fremont
Schwabacher-Frey Stationery Co.,
219 Powell
Upham, Isaac Co., 104 Battery
White & Farnsworth, 425 Montgomery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION.

California Transportation Co.,
Jackson-St. Wharf
Cape, Thos., 659 Market
Etore Patrizi & Co., 118 Mont. Ave.
Fugazzi, Cav. Uff., J. P., 655 Montgomery
Hamburg-American Line, 160 Powell
Pacific Coast Steamship Co., 112 Market
Pacific Mail Steamship Co., Flood Bldg.
Toyo Kisen Kaisha, 112 Market
408 Metropolis Bank Bldg.
Maclellan Steamship Co., Ferry Bldg.
Northern Commercial Co., 250 Sansome
Shippers' & Merchants' Tugboat Co.,
Vallejo St. Wharf

STEEL CASTINGS.

Columbia Steel Co., 1505 Chronicle Bldg.
800 Hooker & Lent Bldg.
Pennsylvania Steel Co., 1505 Chronicle Bldg.

STEVEDORES.

Eachen & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Bateman, Wm., 1913 Bryant
Hamburg-American Line, 218 Third
Simmen, John, 64 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 531 Mission
Stelger & Kerr, 1818th & Folsom
Stove & Kitchen Appliances,
Mangrum & Otter, 551 Mission

STRUCTURAL STEEL MANUFACTURERS.

Dyer Bros. (Globe) Iron Works,
Inc., 17th and Kansas
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.

California & Hawaiian Sugar Refin-
ing Co., 319 California

SURETY COMPANIES.

American Bonding Co.,
712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 62-634 Commercial
Long Syrup Refining Co.,
16th & Harrison
Pacific Coast Syrup Co., 713 Sansome

TAG MANUFACTURERS.

Donnison Mfg. Co., 343 Market
Tanners' Cloths, Trimmings and
Woolens.

Arnsstein, Simon & Co., 3rd & Mission
Baumgarten, C. W., 3rd Market
C. W. R. Ford Co., 164 Sutter
Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, 319 San Bruno Ave.
Graton & Knight Mfg. Co., The, 30
Fremont
H. & W. T. Tanning Co., 17th & Folsom
Legalist-Hellwig Tanning Co.,
Sixth Ave. South
Norton Tanning Co., 319 San Bruno Ave.
Sunset Tanning Co., 1501 San Bruno Ave.
Taaffe, Wm., Tanning Co.,
Monadnock Bldg.

TEAS, COFFEES AND SPICES.

Brandenstein, M. J., & Co., 156 Mission
Folger, J. A., & Co., Howard & Spear
Hills Bros., 175 Fremont
Hoffman, J. P., 228 Fremont
Schilling, A., & Co., 2d & Folsom
Thierbach, Chas. F., Co., 443-447 Battery
Wilson, S. H., 477 Sansome
Wilson's, 970 Market

TELEPHONE AND TELEGRAPH COMPANIES.

C. H. Gannett, 14th and Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.

James-Harris-Neville Co., 607-609 Front

TENTS AND AWNINGS.

Belasco & Mearns, 300 Sutter & Steiner

THEATERS.

Orpheum Circuit Co.,
O'Farrell, nr. Stockton

THERMIST SUPPLIES.

Goldschmidt Thermist Co., 45 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.

Williams, I. B., 313 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co.,
Kohl Bldg.

TOWEL SUPPLY COMPANIES.

Galland Mercantile Laundry, 315 Eleigh
S. F. Towel Co., 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co., 752 Mission
Sadler & Co., 752 Mission

TRANSFER, STORAGE AND MOVING.

Bekins Van & Storage Co.,
351 Market
Piering-Rudolph Storage Co., 1450 Eddy
Union Transfer Co., Ferry Bldg.
Western Transfer & Storage Co., 221 Front
Wilson Bros. Co., 14th and Sanchez

TINS.

Hirschfeld & Geaney, 513 Market
Malm, C. A. & Co., 266 Bush
Milwaukee Trunk & Bag Co., 57 Bush
Pacifica, 791 Market
Pacific Trunk & Bag Co.,
Front and Commercial
Type-Writers and Stencil
Alexander, L. & M. Co., 512 Market
Alpha Typewriter Co., The, 211 California
Pacific Typewriter Co., 107 Montgomery
Remington Typewriter Co., 276 Bush
Revalik, R. E., Co., 580 Market
Underwood Typewriter Co., 133 Sutter

UNDERTAKERS.

Godeau, Julius S., 41 Van Ness
Gray, N., & Co., 2193 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co., 959 Mission

UNDERWEAR.

Daimel Linen Mesh System Co.,
142 Sansome

UNIFORMS AND REGALIA.

Parque, J. B., 51 Post

VACUUM MACHINERY.

Prentiss, F. S. R., 416 Market

VARNISH MANUFACTURERS.

Berry Bros. Ltd., 668 Howard
WAGON AND CARRIAGE MATERIALS.
Holt Bros. Co., 950 Folsom

WAGON MAKERS' SUPPLIES.

Waterman & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.

De Pae, E., 18th & Mercantile Ex. Bldg.
Grangers Business Ass'n., Mer. Ex.
Hasselt Warehouse Co., 310 California
Hoisting A. & Lester Co., 429 Jackson
South End Warehouses Co.,
Second and Townsend

WINES AND LIQUORS.

Ahren Bullitt, 22 Harrison
Arnold, B. & Co., Townsend & Stanford
California Wine Ass'n., 180 Townsend
Chas. A. & W. C. R., 700 Cassion
Chaube & Bon., 219 Battery
Chevalier, F. Co., 246-256 Mission
Crown Distilling Co., 219 Mission
Fleischman-Clarke Co., The, 459 Bryant
French-American Wine Co.,
22 California
Harrison & Co., 342 Second
Helbush, Herman H., 326 Second
Hoelscher, Wm., & Co., 193 Mission
Hoisting A. & Lester Co., 429 Jackson
Italian-Swiss Agricultural Colony,
Cor. Battery & Greenwich
Jones, Mundy & Co.,
708 Postal Telegraph Bldg.

WIRE AND WIRE OFFICE.

Kulsh-Schmidt, 510 Battery
Lachman & Jacobl., 706 Sansome
Lachman & Jacobl., 706 Sansome
Levin Co., Inc., Julius, 985 Howard
Ley, Simon Co., 246 Washington
Rathen, Bro. & Co., 342 Seventh
Lubben, John, Drumm & Merchant
Lyons, E. G., & Raas Co., 655 Folsom
Martin, E., 325 Second
Martini, E., 714 Montgomery
Meinecke, Chas. & Co., 314 Sacramento
Meyer, Wm., 314 Sacramento
Napa & Sonoma Wine Co., 112 Tenth
Paeffle, E. E., & Co., 45 Guerrero
Rathen, Bro. & Co., 342 Seventh
Rathen, Bro. & Co., 342 Seventh
Repsold, A., & Co., 22 Davis
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 314 Front

WIRE AND WIRE OFFICE.

American Wire Co., 16th & Folsom
Edwards & Levinson, 511 Howard
Roebing's, John A. Sons Co.,
646 Folsom

WOOD AND WILLOW WARE.

Levenson Co., 51 Front

WOOL.

Koshland, S. Co., 310 Market
S. F. Wool Sorting & Scouring Co.,
Geary

YEAST AND VINEGAR MANFRS.

Consumers' T. & Co., 80 Grove
Golden Key Compressed Yeast Co.,
26 Mini Ave.

Merchants' Association REVIEW

CIRCULATION 2,600 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
For FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not necessarily
those of the Merchants' Association.
No personal, partisan or sectarian question ad-
mitted to these columns.

No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.
Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

WHAT THE TRAFFIC BUREAU MEANS.

In the development of California the point
has been reached where the transportation
problem appears as a matter vital to San
Francisco and one that can no longer be
safely left either to the mercies of the rail-
roads or to the haphazard effect of individual
protest. It must be handled as a matter of
community interest, by experts acting for
the community.

Other cities are reaching after trade in
territory that used to belong exclusively to
this city. Some sections of such territory
naturally belong to us still, in a commercial
sense, and these we must defend. Other
parts of it have developed their own jobbing
centers, a fact that will benefit us ultimately,
but by which we lose some trade just at
present. Furthermore, it is entirely likely
that in the Federal regulation of inter-
state commerce certain conditions on which
the jobbing business of San Francisco has in
part depended will be reversed. All these
things make it necessary that in the field
naturally and justly San Francisco's, the city
should have an organized and expert de-
fense.

And, luckily, it has. The Traffic Bureau
of the Merchants Exchange meets that need
as well as it could possibly be met. Its work
is not spectacular, it is not noisy, it is hardly
even noticeable to the general public—in
fact, it is so technical that the g. p. would
probably find it hard to tell just what it was
all about at those times when it gets a
glimpse of bureau activity before some com-
mission. But the results are definite and of
unmistakable value, and on them depends
more and more the commercial supremacy
of San Francisco on the Pacific Coast. Of
such sort was the abolition of the railroad
practice of charging the shipper the state toll
on interstate and intrastate traffic in and
out of this city to or from points east of
Ogden, Albuquerque, and El Paso and north
of Portland. For the past fiscal year these
charges had amounted to \$134,402, and they
handicapped the commerce of San Francisco
that much in competition with other cities.
Now, the reasons urged upon the Southern
Pacific Railroad by the Traffic Bureau to
induce it to forego these charges were of a
very technical nature and far beyond the
ability of the ordinary merchant, absorbed
in the details of his private business, to for-
mulate; depending on precedent, the prin-
ciples and doctrines of rate regulation as
tried out before the various commissions,
and upon the logical application of such prin-

ciples to the local particular case. This is
but one instance. The abolition of the in-
dustrial switching charge, which was taken
up before the Interstate Commerce Com-
mission and will be tried before the new
Commerce Court when that is organized, is
another. More could be added, and such in-
stances will multiply as the work of the
Bureau proceeds.

The recent attack on water competition,
through the slashing of rates via Panama, is
an instance plainly showing that if San
Francisco had no Traffic Bureau ready for
its defense it would be necessary to organize
one—which could be done in the face of the
present exigency about as effectively as or-
ganizing a fire department after the house
catches fire.

The strength of the organization is, of
course, the strength of those directing its
work. The community is fortunate in hav-
ing for manager of the Bureau so able a
traffic expert as Mr. Wheeler, who is prob-
ably not excelled anywhere in general
knowledge of transportation practice; and
for the conduct of the Bureau's necessary
litigation it would be hard to find an at-
torney better fitted than Mr. Seth Mann.
Together, these men form a particularly
strong combination at a point where the city
needs strength. With the proper support
of the community back of them, they should
accomplish all that can be accomplished for
San Francisco in this difficult field.

A CITY ADVERTISING FUND.

Oakland raised a special advertising fund
of \$15,000 in the summer of 1909, which
was collected from only forty-three firms, in-
dividuals and corporations, according to the
report of F. S. Mackey, president of the
Chamber of Commerce, presented in the
Annual Meeting number of the Chamber of
Commerce Bulletin. The Bulletin is ed-
ited by A. A. Denison, secretary of the
Chamber of Commerce, and shows a vast
amount of good publicity work accom-
plished for the city across the bay. A follow-
up system for the locating of manufactories
has been put in at a cost of \$2,000, display
advertising in Eastern newspapers was car-
ried on at a cost of \$2,500, and a Manufac-
turers and Producers Committee has been
organized to look after the city's proper
industrial expansion. On city advertising.
Secretary Denison says:

There is no longer room for debate about the
advisability of municipal advertising. Those re-
sponsible for the development of the progressive
cities of this day know that it is as important
for them to advertise the goods of the munici-
pality as it is for the merchant to advertise the
quality and price of the article on his shelves and
in his warehouse.

With the adoption of Oakland's new char-
ter, that city will have a municipal fund for
entertaining and advertising. There should
be some such fund available in this city,
whether raised by taxation or set apart by
the commercial organizations.

Editors are just human beings. They have
(some of them) a good many things on their
minds at once. They used to make a bluff
at infallibility, but the slips of their own
pens, exposed to the cruel gaze of their
sworn circulations, in time corrected that.
Undoubtedly of this sort was the mistake of
Collier's Weekly in announcing that Ely's
feat of landing his aeroplane on the battle-
ship Pennsylvania took place in "the harbor
of Los Angeles" instead of San Francisco

Bay. We should be big enough to overlook
it, and big enough not to forget that this
very useful journal has been, in the past,
more than generous in its bestowals of the
right sort of publicity on San Francisco.

The Merchants' Association sent a tele-
gram to "Collier's" asking for a correction;
and, without doubt, our Los Angeles friends
will be glad to publish a disclaimer. Yes?
No?

CITY'S EMPLOYEES SHOULD BE PAID ON DISCHARGE.

Association Feels That Making Them Wait
is Unjust and Gives Opportunity
to Loan Sharks.

Making laborers and other employees of
the city wait for their pay when discharged
in the middle of the month, while contractors
on city jobs are prohibited from doing the
same thing, does not appeal to the Mer-
chants' Association as either proper or ex-
pedient. The practice was made the subject
of criticism by the Association's special com-
mittee on Public Accounting at a recent
meeting, and received the general condemna-
tion of those present as an unnecessary
hardship for the discharged employee and a
rich opportunity for the loan shark. The
following letter on the subject was sent to
the Board of Supervisors:

San Francisco, January 25, 1911.
To the Honorable, the Board of Supervisors, the
City and County of San Francisco, 70 Eddy
Street, San Francisco.

Gentlemen:—The Merchants' Association re-
spectfully suggests that arrangements be made in
the Department of Public Works, and other de-
partments of the City Government employing
labor for temporary periods of time, for paying
immediately, or within a day or two, laborers or
other employees of the city, who are discharged
or quit work during the month, before the 25th
inst. thereof, instead of requiring such persons
to wait for their money until after the first of
the month, as at present.

We believe that when a man is discharged, he is
entitled to his pay, and that this applies particu-
larly to laborers employed by the day. The pre-
sent system is simply encouraging the "loan-shark"
evil when men whose employment has been ter-
minated and who need the money for their fam-
ilies are compelled to discount their warrants at
exorbitant and unjust rates. Moreover, the City,
under the present system, is doing itself what, by
ordinance, it prohibits the contractor from doing.

We have examined into this matter carefully
and would suggest that there is nothing in the
Charter preventing such immediate payments being
made, nor is there anything impracticable in
the matter of office disbursements, and such a
system will certainly be welcomed by all tem-
porary employees of the city, who will thus be as-
sured of getting whatever money is due them.

We respectfully suggest that this matter be
taken up with the different departments—the Au-
ditor and the Treasurer—and that proper steps be
taken to require such immediate payments to be
made in future.

Yours respectfully,
THE MERCHANTS' ASSOCIATION OF SAN
FRANCISCO.

The Merchants' Association has been
notified by Mr. William A. Bissel, Assistant
Traffic Manager of the Santa Fe Railroad
Co., that the Santa Fe Company had de-
cided to validate all tickets to the National
Educational Association convention only at
San Francisco.

This was in response to an urgent request
from this Association that such tickets
should be validated here, as it is the rule of
the National Educational Association con-
vention that all these tickets must be val-
idated at the place where the convention is
held, and if this were not done, there was
grave danger that San Francisco would lose
the convention.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., APRIL, 1911

No. 176

CARRYING THE SAN FRANCISCO HABIT TO THE NORTHERN SAN JOAQUIN

Association's Second Trade Extension Excursion Completes the Conquest of the Valley by
Bringing a Large Section of the Interior Into Closer Personal
Relationship with the Metropolis

With its second Wholesale Trade Extension Excursion, the Merchants' Association and the wholesalers and manufacturers participating have covered seven counties of California, having a habitable area of over ten thousand square miles and a population of more than a quarter of a million—253,443, to be exact. The members have traveled over 1,200 miles to do it and have devoted eight days to the task, which they think amply repaid them in solid results for the time and exertion expended.

Over this ten thousand square miles of territory and to this quarter of a million people they have published the name, the fame and the commercial re-birth of San Francisco—not the place of ashes and disorganization of a few years ago, that could not fill orders for its home people and that had to relinquish temporarily its position as the central supply house of the Pacific Coast in some lines, but of the renewed and confident city, once more the market and outlet for the Valley and the headquarters of the trade of the State.

Making Valley History.

Everywhere they have been received as the heir coming into his own. At all the different towns the arrival of the expedition was the event of the day. Newspapers have heralded its approach, brass bands have blared their welcomes for it, mayors of proud and thrifty young cities have met it at the depot, school children have turned out for the delegates, halls have been decorated for them, busy local merchants have left their stores to ride them about the town in automobiles and to provide for their entertainment at night.

The birth of the Los Banos Chamber of Commerce dates from this visit. A Modesto paper issued a special edition in honor of it, and Modesto is even now preparing to organize a Merchants' Association because of it. Merced, among others, was at the depot with a brass band, and paraded the excursionists up town to patriotic music. The Ladies' Improvement Club of Modesto lined up the party at the depot and pinned on each unresisting member a bunch of violets and a souvenir in the shape of a horseshoe made of eucalyptus, both grown in the vicinity. Finally the Merchants' Association of Stockton manifested the old-time hospitality of that city by receiving the visiting delegation with automobiles and dining the members at Stockton's new hotel.

Understanding One Another.

The whole State, as far as visited, has been glad to have a chance to manifest its rejoicings over the return of San Francisco to the head of the procession and to assure the city's commercial representatives of its goodwill and co-operation. On their part the members of the expeditions have been glad of their opportunity to learn the desires and needs of the interior and to see with their own eyes the forces that are causing one of the most remarkable periods of expansion that have ever occurred in California.

The advertising of the city has gone hand in hand with the understanding of the State. The result will be a firmer bond between the two and more prosperity for both.

The first excursion led through the four counties of Fresno, Kern, Kings and Tulare, and occupied four days. The second, which took three days, covered the three counties of San Joaquin, Stanislaus, and Merced. The first traversed the valley orange belt and the oil fields. The second has covered the rich, irrigated, intensified-farming and dairy country that lies "under the ditches" of the Turlock-Modesto Irrigation District, the Huffman-Crocker Company, and Miller & Lux.

Territory for an Empire.

These areas merge, geographically, into one, and if that one lay in Europe it would form the fertile domain of a populous kingdom. There is land enough, there is water enough, there is such fertility as Europe has not known for ages and there is climate such as Europe knows only on the Riviera. All that is lacking is people, and the people are coming fast. They are settling all over the level land on farms of forty, twenty and ten acres, with records of uniform success at diversified farming, and every town in the San Joaquin Valley is exhibiting, in handsome mercantile buildings, in good schools and beautiful homes, the evidences of the back country's prosperity.

Some of these local communities were too small to make it advisable for the second expedition to stop and "go ashore." But they are the germs of thrifty cities, to be heard from and reckoned with in the future. With a consciousness of permanence and a realization of stability, a spirit totally unlike that of the mushroom frontier towns of two generations ago, they are providing against that future with permanent improvements

in the shape of good school houses, substantial public buildings, water-works, fire departments and paved streets.

A Railroad Reception.

At several such points the Association's special train stopped long enough to take on representative merchants, who were entertained in the observation car and carried on to the next town. In the larger communities—the villages that have grown into towns and the towns that have grown into cities since many of the excursionists had visited the section last—longer stops were made, the local merchants were visited in their stores, and evening gatherings in public halls gave opportunity for visitors and hosts to become acquainted and learn each other's needs and sentiments.

The excursion itself was a traveling advertisement for San Francisco. The sumptuous train attracted attention wherever it went. One of the finest ever put out by the Southern Pacific Railroad for any purpose, it was an unfailing object of interest. Electric lighted throughout, carrying an observation car that served as an assembly room, with a library and writing desks, a buffet, bath room and barber shop, with two diners, a dynamo car, and enough Pullman accommodation to give every member of the expedition a section to himself, it furnished a demonstration of the way San Francisco may be relied upon to do things. It arrived on time and it left on time, and it was the admiration of hundreds of people at the different stops.

Personal Calls the Thing.

The expedition went down the west side of the Valley and up the east, getting as far south as Fresno. At Westley, Patterson, Crow's Landing, Volta and Gustine, all embryo cities in this Land of To-morrow, short stops were made to take aboard guests of some of the members of the expedition, who were carried as far as Los Banos. The first stop of importance was at the thriving little town of Newman, where a reception committee headed by Mr. J. N. Stuhr, president of the First National Bank of that place, welcomed the expedition. After a few short addresses at the depot, the party scattered to make personal calls on the local merchants—for the "personal call" is the main object of the journey.

A stop was made at Los Banos, where a reception committee of the Chamber of Commerce, organized the night before, waited on

the travelers at the depot. Personal calls were made by the party on every merchant in Los Banos, Firebaugh, Mendota and Kerman. On the way to Madera via Fresno, stops were made at all these points to let them off.

At the Madera Club.

At Madera the visitors were hospitably entertained by the Madera County Club at its attractive rooms in one of the many modern buildings of the enterprising little town. On the way from Madera to Merced stops were made to take on guests at Berenda and Minturn.

Merced had two committees in wait for the travelers, a Business Men's Reception Committee and a Boosters' Committee. There was a rally at the station, and a smoker in the town hall in the evening.

At this very pleasant affair, Mr. J. B. Hart, cashier of the First National Bank of Merced presided. In opening the meeting he said:

We want the business men of San Francisco to become acquainted with the business men of Merced in order that they may get together and help promote the general good of the State. In this way, and in this way only, shall we come to know each other's needs. Good fellowship and closer relations should prevail between us, and we are glad of this opportunity to foster that feeling.

City and State Need Each Other.

In response, President Robbins of the Merchants' Association said:

We accept your challenge to good fellowship and closer relations. We have a vital interest in Merced, as in the whole State, because we realize that conditions here simply anticipate conditions in the metropolis, and that we in the city merely reflect what you accomplish in the valley. The city on the bay is dependent in every way on the country that is commercially tributary to it.

Hence, we must know your condition and your problems, and these we have come here to learn at first hand from you. I hope we shall know each other's troubles and each other's motives better as time goes on, for it is our desire to help you as much as possible, well knowing that in helping you we shall be helping ourselves.

We appreciate what a help you people of the valley were in the Exposition fight when you got behind the five million dollar bond issue; but we are just beginning to realize our undertaking, now that we have won. California stirred up a large-sized fight and has received through it the biggest advertisement any State ever got. And now it's up to us to make good and we know we can't do it without your help.

To Populate the West.

It is all right to desire and work for big game receipts, but that is not the main object. The main object of the Panama Pacific Exposition, in the minds of many of us, is to unify and settle up the West, and especially California. We want San Francisco to grow, but we realize that the State also must grow. More people are needed to fill up these matchless valley lands, and arrangements are going to be made so that all holders of tickets from the East will have the privilege of stopping off at Merced or any other valley point they may elect. We feel that the entire State will benefit in the broadest sense by the exposition. In regard to our mutual interests as merchants I am going to ask Mr. F. Dohrmann, Jr., to address you.

The Glad, Glad Hand.

Mr. Dohrmann's brief but incisive remarks probably expressed the spirit of the occasion as well as any made on the trip. He said:

We have come to boost, not to boast. We want you to shake us by the hand, and then, if you wish to, by the neck. We want to know if we have made any of your troubles and how we can help you out of them. If we can find out how to do any small part toward that end we shall feel amply repaid for the journey.

We feel that something more should pass between us than written correspondence; that there

should be a personal bond uniting us, besides our mere business relations. We want you to feel that when you come to San Francisco our places of business are your headquarters. When you come to the city, say "Hello!" Use our stationery and stamps, write home to your wives from our offices and prove your alibi—we'll stand by you. We'll do what we can to make you happy if you'll only give us the chance.

Addresses were also made by W. E. Denison, P. C. Rossi and other members of the party.

City Hall a Good Thing to Have.

There were over three hundred people present, and the speaking was followed by a general interchange of good fellowship over the sandwiches and cigars. The Merced town hall, in which the smoker took place, might well be taken as a model by other young communities. It was a spacious chamber in the same building with the fire engine house, with a good dance floor, and was evidently suitable not only for meetings of the town trustees but for the uses of a general meeting place, and for social festivities. To visitors from San Francisco it was a forcible reminder of the possible advantages of having a city hall.

At Merced, guests from Herndon, Minturn and Berenda dined with the party on the train. On the way to Turlock other guests were taken aboard at Atwater and Livingston, and they were entertained at luncheon while stopping at Turlock.

Turlock was found to be a bustling little town that has nearly doubled in size during the last two years. The railroad runs through the middle of town, and the main street, crossing the track, is about evenly improved on both sides of it. Turlock's prosperity, like that of Modesto, has grown out of the irrigation system of the Turlock-Modesto districts, a system owned and operated as a public utility under the Wright Act. There are 176,210 acres in the district, every one of which is guaranteed its water, and the cost of the water to the farmer does not exceed 75 cents an acre annually.

A Great Back Country.

The development of this district has only begun. Grapes, berries, melons, deciduous fruits, sweet potatoes and alfalfa grow in abundance, and all kinds of livestock and dairy products are produced in quantities unknown in the East for the same investment of time, money and labor, or anything like it. Nine years ago Turlock had 150 inhabitants. By the census, it has 1,573, and is acquiring more at express train speed. Like the other towns of this irrigated belt, it does a volume of business that seems entirely out of proportion to the number of its inhabitants, for it has to act as a distributing and marketing center for all the farming country about it.

About three hours were given to Turlock, and then the expedition proceeded to Modesto, taking on guests at Ceres on the way.

Among Friends.

It looked as though the whole city of Modesto had turned out to meet the travelers. There was a band, a committee of the Ladies' Improvement Club with flowers and other tokens of welcome, a procession of automobiles to show the visitors the neat little city and its miles of well-paved streets bordered with handsome homes and spacious parks, and one large mercantile establishment had done the expedition the honor to

hang its well filled shelves with cards bearing the legend:

"BOUGHT IN SAN FRANCISCO."

In the evening there was a reception and smoker in the Masonic Hall, at which a celebrated former fellow-citizen, Hon. William H. Langdon, presided. The speaking by hosts and visitors was well worth the trip for the instruction it afforded.

Views of a Successful Farmer.

In his opening remarks Mr. Langdon said: Representatives of the trade center of the Pacific Slope, you are thrice welcome; first, because we are a hospitable people and delight in entertaining the stranger; second, because you come from the City Loved Around the World; and third, because the business men of the interior have long desired to meet the heads of the institutions with which they do business, and talk to them face to face. Our interests are inseparably linked, and we are glad to have an opportunity to show you our little city, which we verily believe to be one of the choicest places in the world in which to live. When you weary of the struggle of money-making in the busy city on the bay, come down to Sunny Stanislaus and you will get results, and the joy of living will be immeasurably enhanced to you.

President Robbins then outlined the broad scheme and object of the trip, declaring it had always in view the purpose of building up a united California that should be able to take its proper place in the development of the West.

Heifers Worth Knowing.

George R. Stoddard, cashier of the First National Bank of Modesto, presented some interesting statistical matter. He said in part:

The Modesto Irrigation District contains 80,000 acres of the most fertile land in California. Our ditch system includes forty-one miles of main canals and laterals, and eighty miles of distributing laterals. We are just completing a new reservoir of 30,000 acre-feet capacity. And the entire indebtedness of the district is only \$1,610,000.

There are 23,000 acres in alfalfa and 5,000 in trees and vines. From being the fifteenth dairying county we have risen to first place in ten years. We have the finest strains of cattle and some of the most famous herds in the world. In a herd of Holsteins near here there is a cow that gives seventy-four pounds of milk a day and has to be milked three times every twenty-four hours. There is a year-old heifer that gives sixty pounds a day.

There are sixty-two school districts in Stanislaus County, with a corps of 150 of the finest teachers we can get and they are teaching 5,016 pupils, 1,716 of whom have been gained in the last four years. I regret that none of them belong to me. The value of our school property is \$483,000.

A Fine Town.

Modesto has fifty-four blocks of concrete-asphalt pavement and five miles of cement sidewalks. There are six banks, with deposits aggregating \$2,700,000. We have two electric power lines serving us, and we burn fifteen thousand 16-candle-power lights here every night. In addition we have the most modern gas plant west of the Missouri River, with a daily capacity of 150,000 feet.

The assessed value of Modesto is \$2,295,423, and of the irrigation district, \$5,705,000. It cost \$147,000 to operate it in 1910, of which \$40,000 went into betterment.

Undismayed by all this milk and alfalfa, W. H. McCarthy proceeded to deliver one of the most eloquent addresses heard on the trip. He was followed by L. L. Dennett of Modesto, who said:

City's Co-operation Needed.

This section can only be developed as it should be with the co-operation of San Francisco. We have made great strides so far unassisted, but we want aid from the business men of San Francisco in making greater strides in the future. The population of the San Joaquin is a haggate to what it will be. Seven years ago the whole Turlock district contained less than 1,000 people; now there are over 8,000, and the land has increased

ten times in value. And yet, although every two acres will support one person in comfort, there are but 16,000 people in the two districts of Turlock and Modesto.

George H. Eberhard, of the Merchants' Association of San Francisco, described the new community feeling that is arising in the metropolis, and urged the people of Modesto to cultivate the same spirit, organize to get more people interested in their section, and then hold them as residents to furnish a market for the abundance the soil produces.

It may be said that as a result of Mr. Eberhard's talk, the merchants of Modesto are now organizing a Merchants' Association of their own.

Ready for Aviation.

Mr. Sol Elias described Modesto's modern charter, with its provision for aviation landings, a good example of municipal advertising. Mr. John F. Kelly told why his firm had opened a store in Modesto—because its neat school houses, paved streets and beautiful homes and gardens denoted thrift and a permanent prosperity.

Mr. Robbins, of the Merchants' Association, then remarked:

We have just heard there were not enough people here to drink up the milk. Judging from your present rate of growth, in three years you will need more cows. San Francisco has the same laudable ambition to grow, but her expansion is prevented by the constitution of the State which confines it within county lines. We are endeavoring to have the constitution amended so that the people of neighboring cities, though divided by county lines, may have the privilege of saying at the polls whether they wish to federate themselves with us—and the majority in each city must decide. We don't care how the bill is worded, that is all we want—a fair expression of opinion on the subject.

Mr. Robbins then explained the Wolfe amendment and asked the chairman to see that the matter was referred in proper light to the Modesto Board of Trade.

Polishing It Off.

A proper poetic finish was put on the eloquence of the evening by Mr. J. H. MacLafferty, who recited his famous poem, "The City Loved Around the World," and several others. In reference to Mr. Langdon's invitation to come to Sunny Stanislaus, he said many of the San Franciscans would be glad to if Mr. Langdon could guarantee that each one should marry one of the most charming women of California and spend the rest of his days sitting in the best office of the leading bank with the word "President" on the door—an allusion to the enviable state of the former District Attorney of San Francisco that brought a roar of laughter and applause.

Stockton's Hospitality.

The Merchants' Association of Stockton opened wide that city's gates, took the strangers in, hauled them up town in autos and dined them at the leading hotel. President Lewis of the Stockton organization made a stirring address of welcome, Messrs. Robbins and MacLafferty upheld San Francisco's end of the discussion and put in some good strokes for the Wolfe amendment, and Charles Neumiller eloquently gave the travelers godspeed in their endeavors to make this a greater State by unifying the interests of every part of it.

A final stop was made at Tracy on the way home, and the usual visits were made to the stores of the local merchants. The expedition returned on the evening of the third day, winding up its work with a most enthusiastic meeting in the observation car, at

which plans were made for the next trip, in May, to the Sacramento Valley and Southern Oregon.

The whole party returned better acquainted with one another and with their common needs and the needs of the trade of their city. One old breach between two good San Francisco houses was healed by mutual explanations on the train. The good fellowship of the journey drew all more closely together and cannot help but make for the advancement of San Francisco.

WHO WENT ON THE TRIP AND WHAT THEY STAND FOR

Heads of Some of the Leading Houses of San Francisco Participated.

Here are the names of those that represented San Francisco's trade on the Merchants' Association excursion to the Northern San Joaquin:

Samuel Abraham, Director, L. Dinkelspiel Co., Inc.; H. P. Anewalt, Assistant, General Freight Agent, Atchison, Topeka & Santa Fe Ry.; W. A. Appel, Secretary, C. A. Hutton Flour Co., Inc.; Chas. H. Bain, Sales Manager, Hills Bros.; E. J. Bates, Vice-President, Hulse-Bradford & Co.; C. R. Beittler, Office Assistant, Merchants' Association; J. C. Berendsen, Managing Director, Hinz & Landt, Inc.; W. R. Berry, Assistant Cashier, Crocker National Bank; W. A. Blair, Treasurer, Pacific States Electric Company; E. Blumlein, Sales Manager, Sussman, Wormser & Co.; H. S. Bonestell, Secretary, Bonestell & Co.; I. H. Bragg, Vice-President, Waterhouse & Lester; Chas. Brandenstein, member of M. J. Brandenstein & Co.; Geo. C. Browne, Manager, National Pharmacy Co.; Julius Brownstein, Secretary, Standard Biscuit Company; Leon Carrau, President, Carrau & Green, Inc.; John P. Cleese, President, John P. Cleese Company; Clarence W. Coburn, President, Whittier-Coburn Company; J. E. Cohn, Secretary and Manager, McBride, Rothschild Confection Company; H. C. Collins, District Freight Agent, Southern Pacific Company; Geo. H. Crawford, Sales Manager, The Sperry Flour Co.; W. F. Davis, President, W. Davis & Sons; W. E. Denison, President, Steiger Terra Cotta and Pottery Works; F. Dohrmann, Jr., General Manager, Nathan-Dohrmann Co.; W. W. Dole, Manager of Travelers, Holbrook, Merrill & Stetson; R. L. Dunn, General Manager, American Biscuit Co.; Thos. M. Earl, Secretary and Sales Manager, Nolan-Earl Shoe Co.; Geo. H. Eberhard, President, The Geo. F. Eberhard Company; Thomas R. Edwards, Manager, The Geo. W. Edwards Co.; Arthur Eloesser, President, Eloesser-Heymann Co.; J. A. Enquist, Sales Manager, Fine Paper, Zellerbach Paper Co.; Jas. T. Gaynor, Head of Manufacturing Department, Murphy, Grant & Co.; J. T. Gilmartin, General Manager, H. S. Crocker Co.; E. B. Gimbal, member, Gimbal Bros.; Harry Goedje, Sales Manager, Wrapping Paper Department, Zellerbach Paper Co.; W. S. Greenfield, Manager, H. W. Johns-

Manville Co.; S. G. Gluck, President, Gluck-Hazell Co.; H. M. Heineman, head of H. M. Heineman; S. Heyman, Secretary and Manager, The Heyman-Weil Co.; Wm. H. High, Assistant Cashier, The Anglo and London Paris National Bank; R. W. Hills, member of Arm and Hill Bros.; Albert Hirschfeld, Assistant Secretary, Levi Strauss & Co.; J. F. Hixon, District Freight Agent, Southern Pacific Company; J. N. Hubbard, Vice-President, The Union Lithograph Co.; E. L. Hueter, President, Bass-Hueter Paint Co.; Chas. Huyck, Director, Langley & Michaels Co.; J. D. Isaacs, head of Luscombe & Isaacs; H. F. Jackson, Assistant General Manager, Sierra and San Francisco Power Company; H. T. Johnson, Valley Sales Manager, Nathan-Dohrmann Company; H. R. Judah, Assistant General Passenger Agent, Southern Pacific Company; Emil Judell, Junior Partner, H. L. Judell & Co.; W. D. Keystone, member Keystone Brothers; L. M. King, Secretary, The Merchants' Association of San Francisco; W. M. Levensaler, Secretary, Dunham, Carrigan & Hayden Company; J. H. McLafferty, Vice-President and Manager, Pacific Coast Paper Co.; A. S. Mangrum, President, Mangrum & Otter, Inc.; Warren Manley, Commercial Representative, The Merchants' Association of San Francisco; C. W. Marwedel, head of firm, C. W. Marwedel; M. J. Matusak, Advertising Manager, Pacific Coast Merchant; W. B. Maxwell, Secretary and Treasurer, Blake, Moffitt & Towne; W. H. McCarthy, President, United Workingmen's B. & S. Mfg. Co.; C. H. McCormick, Assistant Cashier, The First National Bank; L. J. Meaney, partner, Hirschfelder & Meaney; W. L. Meussdorffer, Sales Manager, Rudegar-Merle Co.; C. F. Michaels, Vice-President, Langley & Michaels Co.; W. N. Moore, President, Moore, Watson Dry Goods Co.; Preston Morris, Sales Manager, C. A. Hutton Flour Co., Inc.; J. H. Newbauer, President, J. H. Newbauer & Co.; Edwin S. Newman, Partner, Greenebaum, Weil & Michels; Newton H. Neustadter, Director, Neustadter Bros.; W. F. Ohm, Sales Manager, Blake, Moffitt & Towne; Alfred E. Raas, President, Muller & Raas Co.; Edward Rainey, Correspondent, S. F. "Examiner"; Wm. Reeger, Manager and Secretary, Paul Kleger Co.; M. H. Robbins, J. Pacific Coast Manager, Otis Elevator Co., President, The Merchants' Association of San Francisco; P. C. Rossi, President, Italian Swiss Colony; J. D. Ryan, Director, Coffin-Redington Co.; Irving H. Sanborn, Assistant Cashier, American National Bank; Carl H. Schmidt, Vice-President and General Manager, Tillmann & Bendel; Richard Schmidt, Jr., Secretary, Schmidt Lithograph Co.; A. A. Schneider, Manager, C. W. R. Ford Co.; Albert H. Schweitzer, Sales Manager, Hoffman, Rothschild Co.; W. H. Scott, Vice-President, Pacific Hardware & Steel Co.; Paul Sinheimer, Correspondent, San Francisco "Call"; W. S. Smith, Travelers Manager, Baker & Hamilton; Chas. Stallman, President, Pacific Tool & Supply Co.; A. Stein, Vice-President, Arnstein-Simon Co.; Frank Morden Told, Editor, The Merchants' Association Review; Arthur B. Watson, Assistant Treasurer, Goodyear Rubber Co.; Robert S. Weaver, Cashier, Pacific Cereal Association; Geo. R. Weeks, Secretary, Williams-Marvin Co.; F. W. Wolfe, Assistant Cashier, The Bank of California National Association; L. A. Young, President, A. L. Young Machinery Co.

WHAT THE EXCURSIONS MEAN TO THE TRADE OF THE CITY

Personal Expressions of the Travelers Show that Great Work is Being Done to Build Up San Francisco

Thomas R. Edwards, of the Jas. W. Edwards Co.: The trade extension excursion trips of the Merchants' Association are making it possible for me to do in great comfort and at a considerable saving in time, that which I had already planned to do in the interest of our business; namely, to make an annual personal call on our trade. The benefits are traceable in direct results, through opening of new accounts, and through increased business and interest with our old customers.

W. F. Ohm, of Blake, Moffitt & Towne: The warm welcome accorded me in almost every instance was well worth the trip.

Leon Carrau, of Carrau & Green: I found trade that I did not realize, and have received several orders since the trip.

A. Hirschfeld, of Levi Strauss and Company: The reception given us was most cordial and in-

dicated a desire to cultivate closer relations with San Francisco merchants, if such a thing be possible.

W. E. Denison, of the Steiger Terra Cotta and Pottery Works: I value most highly the extension of acquaintance among our own merchants. Met several carload buyers of our goods and received their promises to give us a chance to price their next order.

E. B. Gimbal, of Gimbal Brothers: Our firm realizes four distinctive benefits by virtue of these excursions:

First—Advertising.

Second—Personal introduction and acquaintance with past and present customers and future prospects.

Third—A survey of the general situation, including the salesman's work.

Fourth—Positive and satisfactory results by reason of a mutual interest thus formed between customer, salesman, and firm.

The first, or Lower San Joaquin, excursion resulted in an immediate and permanent sales increase, besides a more hearty and active interest by our salesman in his work.

Eugene J. Bates, of the Hulse-Bradford Company: Results, though they be indirect, will eventually redound to the mutual interest of those concerned, as personal solicitation of business far exceeds any written argument.

J. D. Isaacs, of Luscombe & Isaacs: It was the greatest educational experience I ever had in this section. I saw a large field open for future business, also many details which it is impossible for commercial representatives to attend to. The local merchant himself took a pride in the excursion and was pleased to see representatives of the house and know with whom he was doing business.

Sam Heyman, of the Heyman-Weil Co.: If the excursion had cost ten times as much I would consider it a bargain. The benefits derived were:

Out of the nine towns visited, I discovered twenty-one good dealers who had not been called on by our representative, and five good customers who had not purchased from us for over a year on account of imaginary grievances which I adjudged. From three of these five we have since received orders.

Personal acquaintance with merchants and department managers has resulted in a return visit from three—two of whom had never been on our premises before.

Increased business from my representative in the towns visited is also apparent.

I deeply regret having missed the first excursion, but shall not miss any more.

George C. Brown, of the National Pharmacy Company: We shall be much benefited by our becoming better acquainted with our customers and by meeting their clerks. You know, of course, that it is the clerk, generally, who sells the goods.

Two or three new customers were made for our house on these trips by our learning why they were not buying from us and by straightening out the difficulty.

W. M. Levensaler, Secretary Dunham, Carrigan & Hayden Co.: These excursions serve to cement business relations between the country merchants and the jobber, and it gives the wholesale merchant the opportunity of seeing the possibility for trade.

George H. Eberhard, of the George F. Eberhard Company: We gained a number of friends that have co-operated with us in the introduction and sale of the products we are campaigning for, and believe that the benefit derived by both our advertising and sales department has paid us a dozen times over for the cost of the trip, time and money.

James T. Gaynor, of Murphy, Grant & Co.: The visits and letters we have had from our customers since have been very satisfactory, and I hope no section of California will be overlooked in mapping out future excursions.

Irving H. Sanborn, of the American National Bank: We are usually represented for the purpose of cementing our very close relations with our correspondent banks along the line of your proposed trips, and my experience was of such a character that I feel we have attained the end we had in view.

W. S. Greenfield, of the H. W. Johns-Manville Co.: I have been placed in closer touch with our customers in this territory under the most favorable circumstances. It has also placed us in closer touch with merchants in our city and gives us an opportunity in a short time to get into line with the work that our salesmen are doing.

J. N. Hubbard, Vice-President Union Lithograph Co.: Some old accounts were renewed. Several new accounts were secured.

Tips on handling our customers were acquired. Valuable information about our salesmen was obtained.

More prestige was gained through association with the other members of the Merchants' Association than could have been hoped for had the same mission been attempted single handed.

W. W. Dole, Manager of Travelers, Holbrook, Merrill & Stetson: The benefits derived are threefold. First—Gives the jobber of San Francisco a personal acquaintance with the merchant with whom he is doing business, which is always more

conducive to pleasant, satisfactory and increased business relations.

Second—Gives an opportunity for the jobbers in various lines to get more thoroughly acquainted with one another, which cannot always be accomplished because of the close attention to their own business affairs in their own business city.

Third—Gives the jobbing trade an opportunity to see for themselves the country's development and what representation we are getting in this territory.

Robert S. Weaver, Cashier Pacific Cereal Association: It has not only brought me in close touch with the merchants in towns we visited, but I was also able to adjust little minor differences that existed. I believe that these trips are a necessity to the merchants of San Francisco.

Arthur Eloesser, President of the Eloesser-Heynemann Co.: Our traveling men report that all our customers have expressed their appreciation of my recent visit.

L. J. Meaney, partner in Hirschfelder & Meaney: We have become better acquainted with our customers.

H. M. Heinemann, Manufacturer: The management of the excursion could not be better, especially the issuance of the semi-daily programme right on the cars. This is a great feature in itself and worthy of the highest commendation.

R. Schmidt, Jr., Secretary Schmidt Lithograph Co.: We have already realized benefits in inquiries and orders from the first excursion, and as a result of the second are now corresponding with firms with whom we have not done business before. It will bring returns.

Emil Judell, of H. L. Judell & Co.: We have received orders from several dealers in the section visited that had not dealt with us for some time owing to some slight misunderstanding with our traveling representative; and aside from obtaining trade I think that a coming together of one hundred jobbers of San Francisco for a number of days is highly beneficial.

W. B. Maxwell, of Blake, Moffitt & Towne: These excursions have given us an opportunity of becoming personally acquainted with customers whom we have never before seen, but with whom we have been dealing for years.

H. P. Anewalt, of the Atchison, Topeka and Santa Fe Railway Company: We have been benefited by being brought into direct contact with the shippers, as an immediate discussion looking to the proper disposition of complaints or requests for assistance could be had with good results.

Arthur B. Watson, of the Goodvear Rubber Company: We consider the fact that we have met our customers personally to be a great advantage, and we also consider it a great advantage to see the conditions of the country as they are, instead of having them reported to us by the salesman.

John P. Cleese, of the John P. Cleese Co., Inc.: We note quite an improvement in our drummer's orders from the firms which I visited.

W. N. Moore, of the Moore-Watson Dry Goods Company: We have been given an opportunity by personal observation of their stocks to know our customers' interests better. We have been able to establish ties through personal acquaintance, that in many cases did not previously exist, and we are sure that the volume of our business will be increased.

Edwin S. Newman, of Greenebaum, Weil & Michels: Every member of the excursion has been made to realize just what a wonderful field of operation the San Joaquin Valley is and what tremendous possibilities it offers.

J. H. MacLafferty, of the Pacific Coast Paper Company: Not only have we received benefit in the personal observation of their stocks to know our customers' interests better, but we have also gotten closer to our customers in a personal way. We have had visits from certain customers while they were in San Francisco who never before called at our office, and we think so highly of the excursion idea that we intend to have our firm represented on every one given in the future.

Arthur Eloesser, of the Eloesser-Heynemann Co.: Our traveling men report that all our customers have expressed their appreciation of my recent visit.

W. A. Appel, of the C. A. Hutton Flour Company, Inc.: We have formed a direct acquaintance with the trade, learned where they are and how situated, and their requirements, as well as the resources of the country tributary to the dif-

ferent towns for credit basis, and have materially increased our trade through these excursions.

R. Schmidt, Jr., of the Schmidt Lithograph Company: We have already had inquiries and orders from the merchants that we visited on the first excursion. From the second we have not as yet received direct benefits, but we are already corresponding with firms with whom we have not done business before.

John T. Gilmartin, General Manager the H. S. Crocker Co.: While we had no direct benefits from the recent trips down the valley, we will doubtless reap some later on. Called on the merchants to renew old acquaintances.

E. Blumlein, Sales Manager Sussman, Wormser & Co.: Have derived a more intelligent understanding of our customers' wants, which enables us to give better support to our traveling men.

N. H. Neustadter, of Neustadter Brothers: I consider this excursion of great benefit, not alone for the value of personally meeting customers, but also in getting posted as to their requirements in both merchandise and service.

H. R. Judah, Assistant General Passenger Agent Southern Pacific Co.: I never saw an expedition better managed and conducted, even by the most experienced railroad men. It has been a great surprise to the railroad men on the excursion to find that a layman could handle it so well.

It has also afforded a most desirable opportunity for the officials of both the freight and passenger departments of the railway companies to renew and strengthen their relations with those who use the service of the rail lines. Our people are exceedingly glad of the opportunities offered to co-operate with the Merchants' Association in its efforts to establish close relations with the merchants of Central and Northern California.

CHANGES ARE SECURED IN EMPLOYERS' LIABILITY ACT

Time of Operation is Deferred and Liabilities Under It Are Better Defined.

Important modifications of the Employers' Liability Bill, in the interests of clearness, and of justice to employers, have been secured by the Merchants' Association after careful study of the measure by its Committee on Legislation. As a result of the Association's efforts these amendments were obtained:

The act will take effect on September 1, instead of on its passage. This will give employers an opportunity to protect themselves by liability insurance.

If disability continues for more than a week, no damages will be recoverable for the first week.

Death benefits will only accrue when the accident is the proximate cause of the death.

The total liability for medical and surgical treatment, and for medicines and surgical supplies, is limited to \$100.

The definition of a dependent husband is restricted to one really dependent, wholly or partly, on the earnings of a wife. In the original bill, any husband of a deceased employee with a right of action under this act would have been presumed to be dependent upon her for support if he was living with her at the time of her death.

Where death terminates a period of disability, and the employer thereby becomes liable under the act for death benefits, an amendment was secured making the act read: "Provided that such death was approximately caused by the accident causing such disability."

The original act provided that in case of the death of a dependent of a deceased employee, the dependent's personal representative could recover the unpaid death benefits in gross. This was stricken out.

The bill that went to the Governor was much fairer than it would have been unamended.

LOS ANGELES INTERVENES IN SAN FRANCISCO'S CONTEST

Jobbers of the South Attempt to Maintain Discriminatory Rates Against This City

San Francisco's battle against the Los Angeles and Stockton freight differentials on shipments to San Joaquin Valley points has been shifted from south to north. The Traffic Bureau of the Merchants' Exchange, acting for the manufacturers and merchants of San Francisco, has attacked the south-bound rates from Stockton, and the minimum differential between Stockton and San Francisco imposed by the State Railroad Commission. It has filed a complaint praying that the rates be declared excessive and that the Commission itself prescribe just and reasonable ones in their place; and that the order imposing differentials in favor of Stockton be declared "unjust, illegal, unreasonable, and injurious and discriminatory against San Francisco and in favor of Stockton"—and that it be annulled.

The Commission will hear the case on May 2nd. A rather lively social function may be expected, as the Los Angeles jobbers have intervened to keep the burden cinched on San Francisco.

Valley Tributary to This City.

Readers of the "Review" are familiar with the situation as it has heretofore existed. The Traffic Bureau's complaint recites: "That the San Joaquin Valley is a natural geographical subdivision of the State of California, extending from the Tehachapi Mountains on the south to the Sacramento Valley on the north. Said San Joaquin Valley is a very rich and fertile valley and supports a large population which will greatly increase in the future; that said valley and the whole thereof, by reason of its geographical and topographical conditions, is naturally tributary to San Francisco."

But from this territory the economic operation of the differentials and excessive rates complained of would exclude this city's merchants.

Natural Differential Not Opposed.

The complainant does not object to any Stockton differential that might result from the free play of water competition, and the complaint continues:

That wherever and to the extent that said rates from San Francisco to said points in the San Joaquin Valley south of Stockton exceed the rates to said city from said city of Stockton, said additional charge is in the nature of an arbitrary addition to said Stockton rates. . . . Complainant is not concerned with these arbitrary additions to said rates as they exist at the time of filing this complaint, provided the same are left to adjustment brought about by untrammelled water competition and are not in any other manner fixed or determined.

Accordingly the complainant bases its complaint under said tariffs principally upon the class rates applying from said city of Stockton to all points in the San Joaquin Valley; and charges that said rates applying from Stockton to the points named are and each of them is excessive, unreasonable, unjust and unlawful.

That the differential in Stockton's favor and against San Francisco has not been left to the "adjustment brought about by untrammelled water competition," but has been established otherwise and arbitrarily, is shown in the complainant's second cause of action, which cites the order accompanying

the decision in the Los Angeles jobbers' case. In that decision it is ordered that:

From Stockton south the defendants reduce their rates so as to give Stockton the benefit of a differential under San Francisco equal to the existing class rates from San Francisco to Stockton upon all classes to all points involved.

This order the complainant states is unreasonable and unjust, in that arbitrary minimum differentials are established by it, the differentials apply over a large territory with points widely distant from the point of origin, they are uncertain in amount, they cover a part of the haul where water competition actually exists, and they make the through rates equal to the sum of the locals over Stockton, whereas the through rates should properly decrease as distance increases. The differentials, moreover, are large enough to deprive the San Francisco merchants and manufacturers of "a large and lucrative trade at said San Joaquin Valley points, and transfer the same to the merchants and manufacturers of Stockton, which result would not follow if said differentials were . . . left to the influence and control of water competition and the rules of rate-making and adjustment."

Los Angeles Rate is Not Attacked.

No mention of Los Angeles is made in the complaint. No attack is made on the Los Angeles rates into the valley, fixed on the petition of the Los Angeles jobbers. This does not, however, prevent mention of the Los Angeles rates in argument, to demonstrate the unreasonableness of the Stockton rates, on which the San Francisco rates are based. It is already in evidence in the other case that it costs four times as much to operate trains over Tehachapi grade as it does on the floor of the San Joaquin Valley, so it should not be hard to convince the Commission that Stockton ought to enjoy a large differential under Los Angeles.

The petition of intervention of the Los Angeles jobbers indicates where the interest of the southern city lies—not at all in a reasonable charge for hauling freight, but in the maintenance of a certain "relationship" between the rates from Los Angeles into the valley and the rates from San Francisco into the valley; namely, a differential favoring Los Angeles. And the problem resolves itself into the question whether Los Angeles should have such a differential.

Determined on a Handicap.

The interveners say that the decision of the former State Railroad Commission found that a discrimination existed against Los Angeles, and that a "relationship of rates" was established as between Los Angeles, San Francisco and Stockton and valley points, namely, Bakersfield, Visalia and Fresno, and that any readjustment that "tends toward the elimination of this relationship or disturbs in any degree these differentials, will disrupt the status established by the aforesaid order, in the maintenance of which your petitioner is vitally interested." Any change in rates in the present proceeding, says the petition of intervention, should be accompanied by an order changing in like measure and degree the

present rates from Los Angeles to the same points.

The petition of the Los Angeles jobbers was filed on March 11th and the Commissioners on March 14th allowed the intervention. Thus the issue seems to be squarely joined on the question not of reasonable rates, but of railroad favor and preference to Los Angeles in the Lower San Joaquin Valley as far north as Visalia, and to Stockton in the northern San Joaquin. Whether San Francisco shall be defeated before the Commission or not, the moral of the story is its demonstration of the need of active sea competition to give this city low enough rates, by sea or by rail, on the merchandise it handles, to enable San Francisco shippers to absorb the differential on shipments to valley points and thus stay in the valley business. To promote this end, every San Franciscan ought to do what he reasonably can.

EIGHT-HOUR LAW IS OPPOSED BY MERCHANTS

Inelastic Features of the Bill Made It Appear Needlessly Oppressive to Industry.

The Merchants' Association made what opposition it could to the more inimical features of the eight-hour law for women. Among other things, it called a meeting of the membership, in response to requests by many of its members, at the Palace Hotel on March 14th, which was attended by a large number of manufacturers and business men from both sides of the bay, and after full discussion from a practical standpoint of the unreasonable requirements and inelastic nature of the bill, which provided and still provides no way to meet the emergencies that arise in the course of business, decided to send a representative to Sacramento to ask the Governor to veto it, since it was then too late to amend it and all previous efforts to do so had failed. All the Association's efforts were unsuccessful. We advert to the matter now in order that the members in general may know that the Association did everything that was possible to keep this measure from being made needlessly oppressive to industry and business.

FAVOR SUNDAY CLOSING OF POSTAL SUB-STATIONS

Majority of Members Voting Wants Only the Main Office Kept Open.

A large majority of the membership of the Association voting is in favor of keeping open only the main Post Office on Sunday. Many are in favor of closing both the main office and the sub-stations. The vote has been taken during the month by postal card ballot, and has resulted, thus far, as follows:

1. Do you favor closing all day, on Sunday, the main Post Office and all sub-stations? Yes, 210; No, 597.

2. Do you favor closing all day on Sunday all sub-stations and keeping open the main Post Office only? Yes, 492; No, 297.

Out of a total of 816, received down to March 28, 87 voted against any change, and 27 voted as favoring both propositions, probably not understanding that they were alternatives.

WHERE HOMELESS MEN CAN FIND SHELTER, FOOD AND WORK

San Francisco Industrial Relief Agency Will Take Care of the Unfortunate in the Proper Way

By HARRY R. BOGART.

Four Months' Work of the San Francisco Industrial Relief Agency for Homeless Men.

Applications taken	1760
Men that secured work through Agency	279
Men that secured work themselves	154
Secured day work through Agency	84
Granted admittance to City and County Hospital and Relief Home	46
Men that refused to work	139
Left Agency after few days' work	1122
Men given meals and lodgings	4989
Bed tickets issued	5074
Meal tickets issued	7935
Total expense for meals and lodgings	\$1,951 35

Every able-bodied man applying for work in San Francisco should now be able to find it, for the Industrial Relief Agency opened on November 6th, at 30 Fell Street, under the management of various charitable agencies of the city and a committee of business men.

Any man, sick or well, say those in charge of the work, will be given a chance to be self-supporting. The sick will be cared for until they are able to work, and men that are temporarily down on their luck, but that wish a fair chance to get a new start, will be provided with an opportunity to "make good." Any person that is asked for assistance can make sure that the help given a needy man will really be used for his welfare.

The full name of the organization, which had been planned for several months, is The San Francisco Industrial Relief Agency for Homeless Men.

Tickets Instead of Cash.

Under the plans of the Agency, it will sell for \$1.00 a book containing ten tickets, which will entitle the purchaser to send ten men to the agency to work for their meals and lodging as long as necessary, with the understanding that the agency will make every effort to find them permanent positions if they are found worthy and willing to work. If a man has a trade, the agency will try to find work for him at his trade. The agency will be run on a business basis, and will be non-sectarian.

At a meeting of the Central Council of the Associated Charities, held on April 1, 1910, at the St. Francis Hotel, the Rev. D. O. Kelly brought to the attention of the members, the fact that there was no place in San Francisco to which homeless men and men discharged as convalescent from the City and County Hospital could be referred. Mr. Kelly stated that about 85 per cent of the men at the City and County Hospital were single men and had absolutely no place to go when discharged as convalescent, and that such men, as well as those who beg in the streets for meals and lodging, would be glad to work for their care temporarily if there was established in San Francisco an agency to which they could be sent.

How the Agency was Formed.

Acting upon this report, the president of the Associated Charities referred the matter to the Executive Committee, consisting of Miss Virginia Fitch, chairman; Mrs. M. C.

Sloss, Mrs. John F. Merrill, Mrs. Sigmund Stern, Rev. D. O. Crowley, Mr. Chas. A. Murdock, Mr. Selah Chamberlain, and Mrs. A. W. Scott. A meeting of this committee was called for April 18th, to take up the matter and the following special committee was appointed to select an organization committee for the establishment of an industrial agency: Rev. D. O. Kelly, chairman; Miss Virginia Fitch, Rev. D. O. Crowley, and Mr. J. C. Astredo.

This special committee called a meeting for April 27th, and after full consideration it was decided that San Francisco should have some institution as above outlined, and the following organization committee was appointed: Rev. D. O. Kelly, Mr. J. C. Astredo, Miss Virginia Fitch, the Rev. D. O. Crowley, Mr. Simon Anspacher, Mrs. F. A. Haber, Rev. Leslie B. Briggs, Rev. Wm. Rader, Mr. R. E. Queen, Rev. J. B. Hannigan, Col. J. J. Tobin, and Mr. Harry R. Bogart. This committee held several meetings and after gathering valuable data from business men, from whom much encouragement was received in the establishment of the agency under consideration, each of the five organizations represented (the Hebrew Board of Relief, the St. Vincent de Paul society, the Church Federation, the Social Service Commission of the Protestant Episcopal Church, and the Associated Charities) pledged the sum of \$200 towards an equipment fund for the agency. The committee also appointed five business men—one from each of the organizations represented—to serve as a board of trustees for the agency.

Work for All Able-Bodied Men.

The relief agency will give work, such as sawing and cutting wood, repairing furniture, shoes, and clothing, to every able-bodied man sent or applying directly to the agency. In return for such services meal and lodging tickets will be given—each man to have his choice of two or three of the principal lodging houses of the city. Permanent positions will be secured for as many of these men as possible. It is expected that a great many will be sent on emergency calls for one or two days' work.

Any man that is sick and unable to work will be cared for temporarily until admission can be secured for him in the City and County Hospital or the Relief Home, or arrangements made for his care by the society to which he belongs.

The agency hopes to dispose of the wood cut by the men to the wood consumers of San Francisco and the furniture that is repaired and put in shape, to the various charitable organizations of the city.

The agency will be open from 9:00 A. M. to 9:00 P. M.

The Board of Trustees is made up of the following members: Thomas Richardson, representing the Associated Charities; Burton S. Hays, the Church Federation; A. B. Maguire, the Roman Catholic Charities; Dr. Langley Porter, Social Service Commission of the Protestant Episcopal Church; Simon Anspacher, Hebrew Board of Relief; and Harry R. Bogart, secretary and manager.

WOULD PERMIT THE CITY TO IMPROVE ITS HARBOR

Association's Measure Allows San Francisco to Issue Bonds for That Purpose.

While bills were pending at Sacramento for the cession of State tide lands to Oakland, San Diego and Los Angeles, the Merchants' Association asked Senator Wolfe to have introduced by consent a bill drafted by its attorney, Mr. Allen G. Wright, of Wright & Wright, to enable San Francisco to bond itself for the improvement of its harbor, should that course of procedure ever become necessary. Owing to the fact that cities owning their water fronts might be able, by means of local taxation, to remit all port charges on shipping, whereas San Francisco could only get revenue for harbor improvements from such charges, it seemed necessary to provide some way to prevent this city from ever being put at such disadvantage in the competition for commerce. The bill reads:

The People of the State of California represented in Senate and Assembly do enact as follows:

Section 1: Any city or city and county whose corporate limits include or front upon any harbor, bay or estuary, or other navigable water, whether the tide lands or water front thereof is owned or controlled by it or by the State, either in whole or in part, is hereby authorized to incur an indebtedness for the improvement, repair and maintenance of its harbor, and for the erection of wharves, piers, sea-wall, State or municipal railroad and spurs thereon, betterments, appurtenances and dredging and filling necessary, in connection therewith, and for each, any or all of said purposes, and such city or city and county for the purpose of providing a fund or funds for the payment of such indebtedness, is hereby authorized to levy and collect taxes therefor or to issue and sell its bonds therefor, or to levy and collect taxes and to issue and sell its bonds therefor whether the fund so provided is now or hereafter by law or by the charter of such city or city and county, under the management and control of a State Board of Harbor Commissioners or under the management and control of such city or city and county, or any officer, board or department thereof, and such city or city and county is also authorized to issue and sell its bonds for the purpose of providing a fund for the redemption, cancellation and retirement of any State bonds now or hereafter issued and sold for the purpose of providing a fund for any improvement or construction in its harbor as aforesaid.

Section 2: All provisions of law or of the charter of such city or city and county relative to the issuance and sale of the other municipal bonds of such city or city and county, and to the mode and manner of calling, holding and canvassing an election authorizing the same, shall with equal force apply to the issue and sale of the bonds hereby authorized and to the mode and manner of calling, holding and canvassing any election with reference thereto.

Section 3: Where by law or by the charter of such city or city and county the management and control and improvement of its harbor or tide lands is vested in whole or in part in a State Board of Harbor Commissioners, such city or city and county is authorized to turn over to such State Board of Harbor Commissioners any fund or funds which it may provide as aforesaid, to be by said State Board of Harbor Commissioners used, managed and controlled for such work of improvement, repair, maintenance and construction aforesaid as said city or city and county may lawfully designate.

Section 4: Whenever any city or city and county provides any fund under authority of this act for the redemption, cancellation or retirement of any State bonds hereinabove mentioned, such city or city and county through its appropriate officer or officers may transfer the money in such fund to the State Treasurer who must upon its receipt place the same in the appropriate sinking fund and apply the same to the redemption, cancellation and retirement of said State bonds.

Section 5: This act shall take effect immediately.

CONVENTION LEAGUE BRINGS HARD CASH INTO THE CITY

Has Been a Great Performer Thus Far and if Properly Supported Will
Do Still More

Such good work and so much of it has already been done by the San Francisco Convention League that five of the leading commercial organizations of the city have now appointed committees of five live members each to see that it gets the funds and the active public support to enlarge its field and get after even more business for the city.

For its committee the Merchants' Association has appointed A. Christensen, chairman, W. F. Cordes, Bernard Faymonville, A. F. Kindt and A. J. Rich. Committees have also been appointed by the Merchants Exchange, the Chamber of Commerce, the Down Town Association and the San Francisco Real Estate Board.

At a meeting of representatives of several commercial organizations, transportation companies and other interests affected, which was called together in January to consider the effectiveness of the League's work, it was shown that this organization has been getting some remarkable results. In 1910 it was just getting down to work, but it brought, or helped bring, about 125,000 people into the city who left a million and a half of dollars behind them when they departed. For 1911 it has already secured seventeen conventions, which will bring no less than a quarter of a million people to San Francisco, and they will not get off for less than an aggregate of \$3,500,000. Two good gatherings have already been signed up for

1912. Here are the conventions secured for 1911 and 1912:

January 15-20—American Institute of Architects. Secretary, Glenn Brown, The Octagon, Washington, D. C.

Feb. 14—National Purity Congress.

February 20-22—Western Retail Lumbermen's Association.

March—California Hardware Association.

March 10-12—California Y. M. C. A., San Francisco, Cal.

April 11-13—Knights of Maccabees.

April or May—Electrical Supply Jobbers' Association.

May 9-13—I. O. O. F.

May 17-19—Companions of the Forest, A. O. T.

May 23—Eclectic Medical Society of California.

June 20-27—International Sunday School Association.

July 8-14—National Educational Association.

August—International Typographical Union.

August 21-28—Fraternal Order of Eagles. Secretary, Conrad H. Mann, Kansas City, Mo.

September—State Humane Society.

September 19-23—American Association of Public Accountants. Secretary, T. Cullen Roberts, 56 Pine St., New York.

October—American Humane Association.

October 3-8—California Grand Encampment, I. O. O. F. Secretary, Wm. H. Barnes, I. O. O. F. Hall, San Francisco.

October 13—State Convention Postmasters, Fourth Class. Care Postmaster, San Francisco.

December—American Seamen's Union.

1912.

June—General Federation of Women's Clubs.

International Stereotypers' and Electrotypers' Association.

The following letter has been circulated in the business community:

To the Merchants and Business Men of San Francisco:—

The San Francisco Convention League, which is in fact a bureau of the commercial organizations of San Francisco, is organized for the purpose of bringing conventions and large gatherings to San Francisco, thereby advertising our city and State, increasing the population and the business of its merchants.

It is the desire of the commercial organizations of San Francisco to increase the membership of the League so as to provide funds enough to take care of all conventions that come to the city, and the merchant thereby will contribute to the Convention League only for these purposes, and be saved the annoyance of being continually solicited for funds from different organizations and committees, the merits of which he is often unable to determine.

We hereby heartily endorse the work of the League, and urge upon every merchant, property owner and business man of San Francisco the importance of their giving this work their hearty support by taking a membership in the San Francisco Convention League in proportion to their means.

Yours truly,

JAMES ROLPH,
President Merchants' Exchange.

M. H. ROBBINS, Jr.,
President Merchants' Association.

WM. MATSON,
President Chamber of Commerce.

GEO. D. TOY,
President S. F. Real Estate Board.

FRED C. PARKER,
President Home Industry League.

HORACE H. ALLEN,
President Down Town Association.

At a meeting of the League held on March 28th, William B. Pringle, the attorney and real estate man, was elected President to succeed Kirk Harris, with Paul T. Carroll First Vice-President, and Robert A. Roos Second Vice-President.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	.....President
Otis Elevator Company.	
GUSTAVE BRENNER	.....First Vice-President
Investments.	
R. S. ATKINS	.....Second Vice-President
Robert S. Atkins.	
BYRON MAUZY	.....Treasurer
B. Mauzy Piano Company.	
ENGINEER J. BATES	.....Hulse-Bradford Co.
GEORGE C. BOARDMAN	.....Boardman Bros. & Co.
RICHARD W. COSTELLO	.....O'Connor, Moffatt & Co.
W. D. FENNIMORE	.....Cal. Optical Co.
HARTLAND LAW	.....Viavi Company
C. K. MCINTOSH	.....Bank of California
W. N. MOORE	.....Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	.....Scott, Wagner & Miller, Inc.
JOSEPH SLOSS	.....Hastings Clothing Co.
ROBERT H. SWAYNE	.....Swayne & Hoyt
FRANK I. TURNER	.....Hastings Clothing Co.
L. M. KING	.....Secretary and Superintendent
WARREN MANLEY	.....Assistant Secretary
WRIGHT & WRIGHT	.....Attorneys
HENRY A. CAMPBELL	.....Engineer
FRANK M. TODD	.....Editor Review

STANDING COMMITTEES.

Public Affairs.

GEORGE C. BOARDMAN, Chairman	BYRON MAUZY
W. D. FENNIMORE	
Publication and Promotion.	
A. W. SCOTT, JR., Chairman	JOSEPH SLOSS
R. S. ATKINS	

Trade and Finance.

W. D. FENNIMORE, Chairman	FRANK I. TURNER
C. K. MCINTOSH	
GUSTAVE BRENNER	
W. N. MOORE	

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	.....Engineer in Charge
D. A. HAGENS	.....Financial Secretary and Auditor

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co.	.....310 Sansome
Doyle, Wm.	.....311 Sansome
Greenhood & Jansen	.....405 Clunie Bldg.
Lester Herrick & Herrick	.....Merchants Exchange Bldg.
Lomas, W. B.	.....Chronicle Bldg.
McLaren, Goode & Co.	.....Thos. Clunie Bldg.

Price, Waterhouse & Co.	.....310 Sansome
Rowe, C. V.	.....Room 247, 268 Market
Ruckstett, John R.	.....Claus Spreckels Bldg.
Walker & Cooper	.....255 California
ACCOUNTANTS AND AUDITORS.	
Hertz, Louis	.....149 California
ACETYLENE GAS GENERATORS.	
Bullard, E. D.	.....Rooms 221-223, 268 Mkt
Burroughs Adding Machine, W. W.	
Cooley, Sales Mgr.	.....717 Market

ADVERTISING.

Cooper, F. J.	.....18 Montgomery
Green, J. Chas. Co.	.....Stevenson and Clinton Park
Johnston-Dienstag-Ayers	.....110 Kearny
Olney-Moorhead Co.	.....905 Commercial Bldg.
Scott, F. E.	.....242 California
Walker Advertising Agency	.....Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	.....747 Sansome
AMMUNITION.	
The Peters Cartridge Co.	.....608 Howard
ARCHITECTS.	
Barth, Hermann	.....12 Geary
Crim & Scott	.....455 Kearny
Cooley, C. J.	.....Pacific Bldg.
Carliett, William	.....Phelan Bldg.
Dutton, L. B.	.....Chronicle Bldg.
Holmes, Edward L.	.....328 Pine

Leonard, Jos. A. 902 Phelan Bldg.
McDougal Bros. 353 Russ Bldg.
Meunier, Cor. C. Humboldt Bank Bldg.
Meyer, Fred H. 201 Kohl Bldg.
Meyers, Henry H. 201 Kohl Bldg.
Monner, Wm. Union Trust Bldg.
Polk, Wm. A. 167 Montgomery Bldg.
Rosen, J. Claus Spreckels Bldg.

ARCHITECTS AND ENGINEERS' SUPPLIES.

Dietzgen, Geo. 18 First
Keuffel & Esser Co. 50 Second

ARCHITECTURAL TERRA COTTA.

Gladding, McBean & Co. Crocker Bldg.

ART GLASS & C. Works.

California Art Glass B. Co. 768 Mission
United Glass Works, Inc. 115 Turk

ART GOODS.

Gump, S. & Co. 246 Post
Blakeman, T. C. 765 Mission
Schusler Bros. 1218 Sutter
Vickery, Atkins & Torrey 650 Sutter

ARTISTIAN MELS.

Lowe, J. W. 7 Spent

ARTISTIAN WELL TOOLS.

American Forge Co. 109 Mission

ASBESTOS GOODS & ELECTRICAL SUPPLIES.

Johns, H. W. 127 Montgomery

ATHLETIC GOODS.

Spaulding, A. G. & Bros. 168 Geary

ATTORNEYS-AT-LAW.

Baneroff, Philip. Monahan Bldg.

Blakeman, T. C. 765 Mission

Feigenbaum, Sanford. Merch. Ex. Bldg.

Frank, Nathan H. Mer. Ex.

Gray, E. S. Union Trust Bldg.

Houghton & Houghton. Merchants Ex.

Humphrey & Hubbard. Merchants Ex.

Hutchinson & Hutchinson. Call Bldg.

Kellogg, Sheldon G. Crocker Bldg.

Kerr, D. D. Humboldt Bldg.

Kierulff, T. C. Foxcroft Bldg.

Kittle, Allen L. Union Trust Bldg.

McNab, Gavlin. 127 Montgomery

Metcalfe, J. 127 Montgomery

McCutcheon, Bow. Merchants Ex.

Morrison, Conner. Merchants Ex.

Naylor, Chas. D. Crocker Bldg.

Payne, Chas. D. 127 Montgomery

Pelotto, Edgar D. Russ Bldg.

Putnam, Osmond. 619 California

Scheeline, S. 127 Montgomery

Smith, Chas. A. 387 Mission

Smith, Sidney V. 387 Mission

Thompson, Geratte, Frick & Beedy. 10 Sansome

Wilson, John. Mechanics' Institute Bldg.

Wilson, Mountford S. Union Trust Bldg.

Wise, Otto. Humboldt Bldg.

Wright, Allen G. 1018 Mills Bldg.

Wright, Geo. H. 1018 Mills Bldg.

AUCTIONEERS.

Chase, Fred H. & Co. 478 Valencia

Wilson, The Auctioneer. S. W. 4th & Van Ness

AUTOMOBILES.

Canning & Winton Auto Co. 425 Golden Gate

Levin, J. W. 300 Golden Gate

Pacific Motor Car Co. 500 Golden Gate

Pierce-Arrow Sales Co. The

Pioneer Automobile Co. 124 Golden Gate

Renault Freres Selling Branch. 124 Golden Gate

Smith, A. J. 561 Golden Gate

Auto-Livery and Taxicabs.

Alco Taxicab Co. 360 Golden Gate

Pacific Taxicab Co. 1355 Bush

AUTOMOBILE SUPPLIES.

American Ever Ready Co. 765 Folsom

Chandler & Lyon Motors. 501 Golden Gate

Weinstock-Nichols Co. 675 Golden Gate

BAGS, BALE ROPE & RUM.

Baker Bros. 405 Vallejo

Lazansky, B. B. 402 Battery

Schmidt, Johann. 239 Drumm

BAKERY.

California Baker Co. Eddy & Fillmore

Old Homestead Bakery. 3260 Nineteenth

Young & Swain Baking Co. 1433 Devlin

BANKS AND BANKERS.

Anglo and London-Paris National

Anglo-California. Market and Mission

Anglo-California. 16th and Mission

Bank of California National Assn. 755 Market

Bank of Italy. 662 Montgomery

Batchelder, Geo. 1018 Mills Bldg.

Canadian Bank of Commerce. 450 California

Central Nat. of Savings & Mt. Mt. Donohoe-Kelly Banking Co. 100 Mt. Donohoe-Kelly Banking Co. of Savings.

Geary & L. Society. 526 California

Hibernia S. & L. Soc. McAllister & Jones

Humboldt Savings & Loan Co. 485 Market

International Bank of C. Mills Bldg.

Italian-American Bk. Montg. & Sacto.

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Marine Trust and Savings. 100 Market

Hjal, Jas. H., 325 Merchants Exchange
Kettling, Richard, 401, 4th & H
Masow & Morrison, 518 Monadnock Bldg
Metropolis Construction Co., 24 California

COOPERS.

California Barrel Co., 224 and Illinois
Carl Cooperage Co., 44 Bonifant
David, M. E., 14th & H
Herbert, Vogel & Mark Co., 373 Seventh

COOPERAGE STOCK.

Richards, J. W., 344 Monadnock Bldg.

CORDAGE MANUFACTURERS.

Tucks Cordage Co., 10th & Bldg.

CORSET MANUFACTURERS.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 283 Georgia

COTTON GOODS.

California Cotton Mills Co., Oakland

CRACKER MANUFACTURERS.

American Biscuit Co., 5at. & Broadway
Standard Biscuit Co., Pacific & Sansone

CROCKERY AND GLASSWARE.

Nathan-Lohmann Co., Stockton & Geary
Schloss Crockery Co., 17-19 Beale

CURIO DEALERS.

Hettlich, A. L. Co., 508 Washington

DAIRY MACHINES.

De Laval Dairy Supply Co., 191 Drumm

DENTAL SUPPLIES.

Edwards Co., The Jas. T., 323 Geary

DEPARTMENT STORES.

Flood, A. M., 10th & 240 Stockton
Platt, Frank L. D. D. S., 275 Post

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co., 245 Bush
Rucker-Fuller Desk Co., 677 Mission

DISPLAY FIXTURES.

Feintuch Display Fixture Co., 183 Sansone
Kotoc Display Fixture Co., 541 Market

DOORS AND WINDOWS.

California Door Co., 43 Main

DRAVING.

Bocarde, J. B., Dray Co., 97 Sacramento
Emmons, G. W., 3 First

DRIED FRUITS.

Field, A. B., 244 California
Garcia & Magzini Co., 10th & Washington

DRUGGISTS-RETAIL.

Baer Drug Co., 140 Powell
Boercker & Son, 20 Market

DRUGGISTS-WHOLESALE.

Conly-Redington Co., 35 Second
Gaffney & Michaels Co., 576 Mission

DRUGS-SPECIALTIES AND SUNDRIES.

Serv & Prien, 401 Mission

DRY AND FANCY GOODS HOUSES-RETAIL.

City of Paris, Stockton & Geary
Hale Bros., Inc., 224 and Mission

DRY AND FANCY GOODS HOUSES-WHOLESALE.

Bauer Bros. & Co., 49 Sansone
Bornduin, S. L., 154 Sutter

ENGINEERS, CIVIL.

Lacy, W. A., Board of Works, Portland, Ore.

ENGINEERS, CONSULTING.

Amweg, Frederick J., 24 Kearny
Luther Wagoner, 910 Pacific Bldg.

ENGRAVERS AND BADGE MAKERS.

Irving & Leveque, 1019 Market

ENVELOPE MANUFACTURERS.

Griffin Envelope Co., 156 Perry

ESSENTIAL OILS.

Boldermann, A. C. & Co., 11 Main

EXPORTERS AND IMPORTERS.

American Import Co., 15 First
Cowan-Heineberg Co., 355 Market

FABRICS.

De Fremery, J. & Co., 519 Mission
North American, 315 Front

FABRICS AND TEXTILES.

Wienland & Sons, Inc., 209 Davis

FARM AND FISH STOCKS.

Charlton, The E. P., & Co., 785-83 Market

FERTILIZER.

Wells, Fargo & Co., Second and Mission

FIRE APPARATUS.

Chapman, R. S., 600 Mission

FIREWORKS.

Newton's Cannon, 1917 Market

FLOUR MILLS.

Hutton, C. A., Flour Co., 20 Exchange Bldg.

FOUNDRIES.

Sperry Flour Co., 343 Sansone
Schwabacher, Louis A., Marine Bldg.

FRUITS AND VEGETABLES.

Goetting, Charles L. & Sons, 10th & Market

FURNITURE.

Brudner, John, Co., 281 Geary
Cordee Furniture Co., 11th & Market

FURS.

Gasser, Louis, 112 Geary
Liebes, H. & Co., 167 Post

FUSE AND MANUFACTURING.

Wallace, Robert, 125 Geary

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission
Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

GAS AND ELECTRIC FIXTURES.

Wallace, Robert, 125 Geary

GAS AND ELECTRIC FIXTURES.

Schilling, Adam, & Son, 210 Main

GAS AND ELECTRIC FIXTURES.

Adams & Hollopeter, 745 Mission

GAS AND ELECTRIC FIXTURES.

Day, Thomas, Co., 725 Mission

GAS AND ELECTRIC FIXTURES.

Robert, M. F. Co., 663 Mission

GAS AND ELECTRIC FIXTURES.

Wienland Furniture Co., 746 Phelan Bldg.

GAS AND ELECTRIC FIXTURES.

Gasser, Louis, 112 Geary

GAS AND ELECTRIC FIXTURES.

Liebes, H. & Co., 167 Post

INSURANCE-LIABILITY.

Duncan, David, Jr., 340 Sansome
INSURANCE-LIFE.
 Dundas, Wm. A., Asst. Vice-Pres. Western States Life Ins. Co., 109 Walnut
 Pacific Mutual Life Ins. Co., 109
 West Coast Life Ins. Co., 348 Pine

INSURANCE-SURETY.

Pacific Surety Co., First Nat. Bank Bldg.
INTERIOR DECORATIONS.
 Schastey & Vollmer, 1330 Van Ness

INVESTMENTS.

Jennings, Rufus P., Merchants Bldg.
INVESTMENT SECURITIES.
 Brown-Walker-Simmons Co., Crocker Bldg.

IRON, ORNAMENTAL.

Sartorius Co., Fifteenth & Utah
IRON WORKS.
 Moore & Scott Iron Works, Main & Howard
 Morton & Hedley, 215 Harrison
 Ocean Shore Iron Works, 550 Eighth
 Rialto Iron Works, 604 Mission
 Vulcan Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.

Burger & Carter Co., 504 Mission
 Woods & Hubbard, 356 Market

JAPANESE PRODUCTS AND FANCY GOODS.

Solomon, C. Jr., 314 Battery
JAPANESE AND CHINESE SILKS.
 Mendelson Bros., 114 Sansome

JEWELERS-RETAIL.

Andrews, A., 50 Kearny
 Baldwin Jewelry Co., 29 Kenney
 Glindemann, W., 818 Market
 Grammerath & Co., 604 Grant Ave.
 Hirschman & Co., 320 Grant Ave.
 Isaacs, Abe, 756 Market
 Jewell, J. C., 118 Post
 Shreve & Co., Grant Ave. & Post
 Sorensen, James A., & Co., 715 Market

JEWELERS-WHOLESALE.

Abrams, Henry M., Co., 717 Market
 California Jewelry Co., 712 Kenney
 Dinkelspiel, J. S., 150 Post
 Dorrance-Battin, Chronicle Bldg.
 Eisenberg, A. Co., Post & Kenney
 Greenzweig, Geo. & Co., 150 Post
 Hall, A. L. & Son, 150 Post
 Judd, Alphonse, Co., 704 Market
 Mayer & Welschensky, 717 Market
 Nordman Bros., 150 Post
 Schussler, M., 704 Market

JEWELERS' SUPPLIES.

Glacobi, Louis A., 222 Kearny
 Muhs & Lochbaum Co., 114 Kenney

KNITTED GOODS.

Pfister, J. J., Knitting Co., 739 Market
 Gantner & Martin, 180 Geary

KODAKS AND PHOTOGRAPHIC SUPPLIES.

Eastman Kodak Co., 86 Third
LADIES' FURNISHING GOODS.
 A. Crocker & Co., 21 Sansome
 Davis, Schwaner & Co., 150 Post
 Marks Bros., Commercial Bldg.
 Magnin, L. & Co., Grant Ave. & Geary
 Newbauer Bros., 37 Battery
 Schwartz & Goodman, 879 Market
 Paragon, The, Grant Ave. & Geary

LADIES' TAILORS.

Flamm, G., 140 Geary
LAMPS.
 Boesch Lamp Co., 1125 Mission
 Bauer Lamp Reflector & Electric Sign Co., 528 Gough

LAUNDRIES.

La Grande Laundry, 234 Twelfth
 Metropolitan Laundry Co., 1148 Harrison
 National Laundry, 284 Eighteenth
 San Francisco Laundry, 45 Turk
 White Star Laundry, 385 Eighth

LAUNDRY MACHINERY.

Troy Laundry Mach. Co., 583 Mission
 Western Laundry Mach. Co., 68 Fremont

LAW BOOK PUBLISHERS.

Bancroft, Whitney Co., 200 McAllister
LEAF TOBACCO DEALERS.
 Goellinck & Co., 747 Sansome
 Kohlberg & Co., 626 Washington

LEATHER AND LEATHER GOODS.

Brown & Adams Co., 431 Battery
 Harpham & James, 624 Washington
 Kaufman, Davidson & Semmel, 137 Clay

LINE, CEMENT AND PLASTER.

Cowell, Henry & Co., 9 Main
 Holmes Lime Co., Monadnock Bldg.
 Nevada Cymum Co., Pacific Bldg.

LITHOGRAPHS.

Britton & Rey, 560 Sacramento
 Galloway Lithograph Co., 613 Howard
 Olsen, O. E., Lithograph Co., 230 Jackson
 Schmidt Lithograph Co., 21 Bryant
 Union Lithograph Co., 431 Harrison

LIVERY STABLES.

Clemens, C. J., 316 Fulton
 Kelly, Thomas, 1625 First
 Pease, E., 1009 Valencia

LUMBER DEALERS.

Aene Lumber Co., 1014 Crocker Bldg.
 Capner Lumber Co., 801 Kihl Bldg.
 Collins, Geo. H., 392 California
 Connelley, E. D., 2401 San Jose Ave.
 Dodge, E. & Co., 16 California
 Palmer, Charles, Co., Merchants Bldg.
 Ford, Chas. D., Merchants Ex.
 Grays Harbor Commercial Co., 1014 Crocker Bldg.
 Greenwald, Otto H., 301 Alaska Commercial Bldg.
 Hannon Lumber Co., 216 Pine
 Hahn, F. A., Co., Santa Cruz
 Hobbs-Wall & Co., Fifth Bldg.
 Hooper, C. Joseph, Co., Balboa Bldg.
 Hooper, F. P. & J. A., 110 Market
 Howard, E. A., & Co., 20 Howard
 Hume, G. W., & Co., 713 Market
 Kruse, J. S., Twenty-third & Shotwell
 Meyer, Joseph, 216 Pine
 Pope & Talbot, Foot of Third St.
 Post Blackly Mill Co., 16 California
 Schouten, J. H., Foot of Third St.
 Seymour & Elliot, 142 Townsend
 Sinsinger Lumber Co., 112 Market
 Shuler, S. A., 112 Market
 Soule, John F., 112 Market
 Standish Hickney Lumber Co., 42 Market
 Templeman, Henry, 42 Market
 Tacoma Mill Co., 310 Sansome
 Templeman, Henry, 42 Market
 Union Lumber Co., Crocker Bldg.
 Van Arman, L., Fifth & Brannan
 Womling, G. X., James Flood Bldg.
 White, L. C., Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.

Bacon, Edw. R., 393 Monadnock Bldg.
 California Engineering Co., 523 Market
 California Tool Works, 181 Beale
 Compressed Air, 523 Market
 Cyclops Iron Works, 223 Main
 Deane, Chas. H., 19 Fremont
 Garratt, W. T. Co., Fremont & Folsom
 Henschaw-Bulky Co., 19 Fremont
 Hirsch, J. H., 19 Fremont
 Marwedel, C. W., 256 Ninth
 Meese & Gottfried Co., 55 Main
 Morse, C. H., 19 Fremont
 Pacific Tool & Supply Co., 492 Mission
 Pennington, G. W. & Sons, 313 Folsom
 Russell, C. C., 492 Mission
 Rix Compressed Air & Drill Co., 219 Spear
 Insurance Bldg., California & Battery
 Young, A. L. Machinery Co., 28 Fremont

MANUFACTURERS' AGENTS.

Alden, S. H. & Co., 660 Crocker Bldg.
 Coates, A. H., 578 Eleventh
 Elmdorff, Frank M., 731 Market
 French, Burr, 731 Market
 French, Linford, Wells Fargo Bldg.
 Glass & Pels, 717 Market
 Ivichson & Merten, 544 Van Ness
 Maxwell, C. H., 461 Market
 Maynard & Mercantile Co., 150 Post
 Morgan, J. C., 150 Post
 Robinson Bros., Third & Mission
 Satch, Geo. F., 743 Mission
 Seeger, P. M., 608 Mission
 Simonds, S. E. Co., 114 Sansome

MANUFACTURERS OF TOOLS AND BUILDING HARDWARE.

Falls Mfg. Co., 317 First
MACHINERY.
 Musto, Jos. Sone-Kean Co., 355-565 North Point

MATRESSES AND UPHOLSTERY.

Cleese, John P., Co., 18th & York
 Brack, N. H., 18th & York
 Hoy, John, & Co., Rhode Island & Alameda

MEN'S FURNISHING GOODS-RETAIL.

Bullock & Jones, Post & Kearny
 Ellis, Chen Co., 718 Market
 Forey & Cunningham, 11 Market
 Hansen & Elrick, 353 Montgomery
 Seeger, P. M., 608 Mission
 Togkey, The, 1014 Crocker Bldg.

MEN'S FURNISHING GOODS-WHOLESALE.

Cluett, Peabody & Co., 820 Howard
 Greenbaum & Co., 740 Mission
 Ide, Geo. F. & Co., 762 Mission
 Neustadt, B. & Co., First & Mission
MERCHANT TAILORS.
 Bernstein, Sam., 180 Sutter
 Growell, W. L. Co., 704 Market
 Jacob, J. M., & Co., Sutter & Montg.
 Lyons, C. H., 718 Market
 Reid, J. & Son, 832 Market
 Schild, Henry, Co., 642 Market
 Uhl, J. C., 46 1/2 Jackson
 Valentine, R., 189 O'Farrell
 Williams & Berg Co., 110 Sutter

METAL WORKS.

Finn, John, Metal Works, 384 Second
 Pacific Metal Works, 153 First

MICROSCOPES AND BIOLOGICAL APPARATUS.

Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.

Columbia Dairy Co., 231 Franklin
 Jersey Farm Co., 436 Eighth
 Standard Milk Co., 324 Van Ness

MILLINERY.

Butler-Schultz Co., 731 Market
 Gluck-Hazel Co., 883 Market
 Mull & Lang, 883 Market
 Holm & Nathan, 86 Third
 Jacob, A. A. & Co., 725 Mission
 Muller & Rupp, 624 Market
 Spencer & Altman, 930 Market
 Zobel's Millinery, 23 Grant Ave.

MINERAL WATERS.

Eggers, Chas. & Co., 118 Eureka
 Shasta Water Co., 6th & Brannan
 Union Seltzer Water Co., 386 Ninth
 Witter Medical Springs Co., 313 California

MIXING COMPANIES.

Alaska Trendwell Mfg. Co., Milla Bldg.
 Hourn, W. B., 2560 Webster
 Hourn, W. P., Alaska Com'l Bldg.
 Ralston, W. C., 201 Sansome

MIXING MACHINERY.

Hendy, Joshua, Iron Works, 75 Fremont

MOTORCYCLES.

Hendee Mfg. Co. (Pac. Coast Branch)
 Hurns, W. P., 324 Van Ness

MULTIGRAPHING.

Multigraph Publicity Co., 818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.

Heineman, H., 130 Bush
 Samter, J. S., 758 Mission
NECKWEAR-WHOLESALE.
 California Neckwear Co., 14 Sansome

NEWS DEALERS.

Foster & Orear, Ferry Bldg.

NOTICES PUBLIC.

Levy, Eugene W., 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

E. Bloch Mercantile Co., 57 Battery
 San Bros. & Co., 837 Mission

NUT DEALERS.

Sunset Nut Co., 427 Comm'l

OFFICE PLIANES.

Wright, F. F. & Co., 345 Monadnock Bldg.

OFFICE FILING DEVICES AND SYSTEMS.

Yawman & Erbe Mfg. Co., 712 Mission

OILS.

Porter, W. S., 2023 California
 Standard Oil Co., 451 Market
 Union Oil Co. of Calif., 250 Mills Bldg.

OPTICIANS.

Rertelling Optical Co., 186 Geary
 California Optical Co., 181 Post
 Chinn-Beretta Optical Co., 120 Geary
 Hirsch, J. H., 19 Fremont
 Kahn, Geo. H., 34 Kearny
 Kahn, Henry, & Co., 644 Market

OYSTER DEALERS.

Darbee & Emmel Co., O'Farrell
 Morgan Oyster Co., The, 614 Third

PACKERS OF CALIFORNIA FOOD PRODUCTS.

Armby, J. K., & Co., 627 Howard
PACKERS OF CANNED SALMON.
 Alaska Packers' Ass'n, 150 Post

PACKING HOUSE PRODUCTS, TALLOW & COTTONSEED OIL.

Willis & Patterson, Pike Bldg.

PAINTS AND OILS.

Bass-Heuter Paint Co., 615 Mission
 Clinch, C. G. & Co., 144 Davis
 Bonnet & Co., 111 First
 Fuller, W. P. & Co., 301 Mission
 Magnus Bros., 414 Jackson
 Hirsch, J. H., 19 Fremont
 Sherwin-Williams Co., The, 54 Second
 Whittier-Coburn Co., Howard & Beale

PAINTERS AND PAPER HANGERS.

Fraser, John P., 841 O'Farrell
 St. Denis, J. Co., 1045 Sutter

PAPER MANUFACTURERS.

Taylor Paper Inc., 138 Davis
 Willamette Pulp & Paper Co., Willamette Pulp & Paper Co., 722 Montgomery

PAPER, PAPER BAGS AND PAPER BOXES.

Blake, Moffit & Towne, 1400 Fourth
 Bonnet & Co., 111 First
 Cal. Paper & Box Mfg. Co., 310 California
 Crow Co. Comb. Co., 3175 Seventeenth
 Crow Co. Comb. Co., 3175 Seventeenth
 701 Alaska Commercial Bldg.
 Fleischhacker, A. & Co., 134 Fremont
 Pacific Cell Paper Co., 645 Mission
 Swick, C. E. Asst. Graham, Paper Co., St. Louis, Mo., 268 Market
 Zellweger Paper Co., Battery & Jackson

PATENT DOOR OPENERS AND CLOSERS.

Richtmuller, Geo., 37th St., Oakland

PATENTED DEVICES, TOOLS AND DIES.

M. P. Schell Mfg. Co., 509 Howard
PATTERN MAKING AND MILL WRIGHTS.
 Reed, W. H. & Co., 330 Main

PERFUMES.

Rieger, Paul, & Co., 116 First

PHARMACEUTICAL PREPARATIONS.

California Fig Syrup Co., 392 Church
 N. Pharmacy, 17th and Wood, Oakland
 Scott & Gilbert Co., 45 Reker
 Viad Co., 355 Pine
 West Disinfecting Co., 63 Taylor

PHOTOGRAPHERS.

Bushnell Photo Co., 1142 Market
 N. Pharmacy, 17th and Wood, Oakland
 Weldner, Chas., 387 Market

PHYSICIANS AND SURGEONS.

Bryant, Edgar R. M. D., 360 Post
 D'Evelyn, Frederick W., 355 Pine
 Palmer, Geo. M. D., 1800 O'Farrell
 Gibbons, Henry, Jr. M. D., 350 Post
 Mann, S. M. D., P. O. Box 444, S. F.
 McNeill, W. M. D., 1240 Van Ness
 Merritt, George W. M. D., 2323 Washn
 Montgomery, D. W. M. D., 2419 Cal.
 Palmer, Geo. M. D., 1800 O'Farrell
 Pischel, Kaspar, M. D., Butler Bldg.
 Rosenstein, Julius M. D., 126 Stockton
 Selfridge, Grant M. D., 708 Schroth Bldg.
 Sherman, Harry M. M. D., 2125 Jackson
 Vick, Victor G. M. D., 381 Bush
 Ward, Jas. W. M. D., 391 Sutter
 Watkins, Jas. T. M. D., Union Square Bldg.

PIANO AND ORGAN DEALERS.

Allen, J. H., 543 Kearny
 Baldwin Co., The, 310 Sutter
 Bowers, J. T. & Son, 356 Post
 Beldner, Piano Co., 355 Pine
 Eilers Music Co., 976 Market
 Kohler & Chase, 40-52 O'Farrell
 Mann, Harry, Co., 608 Stockton
 Pierce, Walter S., Co., 689 14th St.
 Sherman-Clay Co., Kearny & Sutter

PIANOS-WHOLESALE AND MANUFACTURERS.

Jackson, Geo. J., 160 Post

PIPE, RIVETED STEEL AND TANKS.

Western Pipe & Steel Co., 444 Market

PLUMBERS.

Snook, Wm., 603 Clay
 Wilson, W. F. Co., 1177-1179 Turk
 Wittmann, Lyman, & Co., 315 Polk

PLUMBING, HEATING & STEAM SUPPLIES.

Crane Co., Second & Brannan
 Dainton-Moore Co., 543 Kearny
 Haines, Jones & Cadbury Co., 851 Folsom
 Nelson, J. C. & O., 350 McAllister
 O'Hair, P. E., & Co., 350 McAllister
 Taylor, George H., Co., 617 Mission

PORK PACKERS AND PROVISION DEALERS.

Armour & Co., Battery & Union
 Helman & Stern, 1040 McAllister
 Hirsch, J. H., 19 Fremont
 South S. F. Packing & Pvn. Co., 407 Front
 Western Meat Co., 6th & Townsend
 Wilfert Bros., 6 Taylor

POST CARD MANUFACTURERS.

Cardinal Vincent Co., 575 Market
 Mills, J. H., 543 Kearny

POULTRY AND DAIRY PRODUCTS.

O'Brien, Spotoone & Mitchell, California Market
 E. I. Du Pont de Nemours Powder Co., Chronicle Bldg.

PRESERVES, PICKLES AND CATSUP.

Pacific Preserve Co., 849 Howard

PRESS CLIPPINGS.

Press Clipping Bureau, 88 First

PRINTERS.

Barr, J. H., Co., 1124 Mission
 Barry-Murdoch Co., 68 Fremont
 Brown & Power Stationery Co., 335 California
 Bruns, Walter N., Co., 150 Post
 City Printing Co., Williams Bldg.
 Dempster Bros., 447 Ninth
 Hirsch, J. H., 19 Fremont
 Gilmartin Co., The, Stevenson, nr. First
 Monahan, John, & Co., 31 Battery
 Newman, Comy Print Co., 68 Sansome
 Pernau Publishing Co., 423 Hayes
 Phillips & Van Orden Co., 511 Howard
 Shannon, Comy Print Co., 68 Sansome
 Sunset Publishing House, 313 Battery
 Torres, Jos. M., 609 Sansome

RUBBER GOODS.

Crocker Estate Co., Crocker Bldg.
 Flood, James L., James Flood Bldg.
 Holmes Investment Co., The, 1148 Harrison
 Irvine, J. H., Foxcroft Bldg.
 Marye, Geo. T. Jr., 467 O'Farrell
 Newbauer, H. W., 1914 Sacramento
 P. H. W. Rubber Co., 502 California
 Parrott, John, E., 1360 Post
 Smith, J. H., 14 Montgomery
 Shields Estate Co., 68 Post

PUBLIC STENOGRAPHERS.

Cooper, Erwin M., & Co., Crocker Bldg.
 Commercial Pen & Ink Co., 117 Market
 McKenna, Jas. F., Third-St. Wharf

PUBLISHERS.

Beers, J. H., 117 Market
 Commercial Pen & Ink Co., 117 Market
 Recorder Printing & Publishing Co., 627 Commercial
 Recorder Printing & Publishing Co., 130 McAllister

PUMPING MACHINERY.

Dow, Geo. B., Pumping Engine Co.
Beckles, Smith & Co., Sheldon Bldg.
Jackson, Byron, Iron Works, 351 Market
Woodin & Little 32 Fremont

RAILROADS.

Payson, A. H., Assistant to the Pres.
Santa Fe Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., Mills Bldg.

RAILWAY EQUIPMENT.

Dodge, Douglas W., Chronicle Bldg.
Beckles, Smith & Co., 71 First
Livermore, Norman B., Co.,
Metropolis Bank Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 321 Montgomery
Andrews, F. C., 404 Chronicle Bldg.
Armstrong-Quatman Co.,
Aranson Realty Co., 127 Montgomery
Babin, Landry C. Co., 142 Kearny
Balwin & Howell, 313
Harcourt, Paul, 111 Montgomery
Boardman Bros. & Co., 508 California
Bovess, Toy & Co., 111 Montgomery
Browne, R. S. & Co., 129 Sutter
Clark, Curran, 111
Cowan, J. H. & Co., 111
Edwards, L. B., 111
Edwards, Reed & Brady, 801 Fillmore
Getz, Sol., & Sons, Inc., 111
Graham, Wm., 111
Grady, John H., 111
Harrigan, Weldenmuller, 111
Healy, Inc., 345 Montgomery
Healy & Gillespie, 714 Market
Heyman, Oscar, & Bros., 111
Hendry, C. & Co., Room 708, 356 Pine
Hooker & Lent, 111
Kahn & Feder, 1209 Flood Bldg.
Klamath Development Co., Flood Bldg.
Lamare, McNevin & Jones, 111
Levy, J. & A. Co., 525 California
Lichtenstein Bros., 268 Market
Lincoln Realty Co., 925 Mills Bldg.
Lyons & Hoag, 111
McKenzie & Underhill, 106 Merch. Ex.
Madison & Burke, 10 Montgomery
Magee, Hos., & Sons, 111
Maitre, Clarence W., 282 Bush
Marston, Frank W., Col. Marston Bldg.
McElroy, R. D., 111
McEwen Bros., 475 Pine
McGaw, John, & Co., 132 Montgomery
McGerry, W. B., Co., 111
McMahon, G. L. & Co., 128 Sutter
Mooser & St. Germain, 155 Sutter
Oliver, B. & Co., 111
Parkdale Realty Co. of S. F., 409 Crocker Bldg.
Pinto, John, 111
Port, Albert J., 1012 Fillmore
Rich, A. J. & Co., 121 Sutter
Robson & Satter, 111
Rucker, Jos. H. & Co., 49 Post
Sacks, Sanford, 111
Society, 201 Euclid Ave.
Schroth, Chas., 111
Shelton, L. A., 3321 Twenty-first
Shinnwald, Buckbee & Co., 27 Monty
Skellon, E. W., 225 Montgomery
Strassburger, I. & Co., 484 California
Truman Investment Co., Humboldt Bank Bldg.
Unken, G. H. & Co., 20 Montgomery
Vernon, C. R., 111
Wayman, Guy T., 111
Week, F. A. Realty Co., Berkeley
Wells, Fred, 111
Whittell, George, Jr., 111
Whittell, George, Jr., 111
Wolf & Hollman, 34 Montgomery

REPAIRERS.

Selby Smelting & Lead Works, 8th Floor
Merchants Exchange, 8th Floor

RESTAURANTS.

B. & D. Restaurant Co., 37 Powell
Bair, G., 111
Berg, Frank, Poodle Dog, 111
Bath, Cafe, 421 Bush
Bath, Cafe, 421 Bush
Bruess Cafe, 8 Turk
Cafe Odeon, Eddy and Market
Charles Cafe, 507 Market
Charles's Fly Trap, 507 Market
H. H. Debert & Co., 280 Geary
Hertel, Louis, 111
Gallo, F. H., 139 Ellis
Golden Pheasant, The, 323 Geary
Gordon, Restaurant Co., 111
Kilborn & Hayden, 34 Market
Larsen, C. G., 50 Eddy
Lyon, Fashion, 111
Meade Co., Inc., 159 Third
New Franks Restaurant, 417 Pine
Oyster, Leaf Cafe, 61 Eddy
Petersen, Jacob, 7 Market
Portia Cafe Co., 18 Power
Ravn & Karstenen, 121 Market
Salsitz Grill, 354 Geary
Salsitz Grill, 354 Geary
Tait Zinkand Cafe, 1680 O'Farrell
Waffle Kitchen Co., The, 723 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.,
Paradise Paint Co., 314 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
Diamond Rubber Co., 111
Goodyear Rubber Co., 587 Market
Garham Rubber Co., 50 Fremont
New York Rubber & Packing Co.,
129 First

RUBBER STAMPS, SIGNS & STENCILS.

Molte, Kinkor Co., 1212 Market
Patrick & Co., 560 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.,
Rusa Bldg.

RUG MANUFACTURERS.

California Rug Co., 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.,
Hermann Safe Co., The, 120 Folsom
Parcells Safe Co., 577 Market

SCALES.

Krauff, F. O., care Howe Scale Co.,
Toledo Computing Scale Co., 326 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co., 575 Market
Weber, C. F., & Co., 366 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 111
Ginn & Co., 111

SCREEN WORKS.

Quick, John W., 1218 Haight

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co., Broadway
Seed Growers,
Metson, W. H. & Co.,
501 Balboa Bldg., 2d & Market
Morse, C. C., 111

SEWER PIPE AND TERRA COTTA.

Clark, N. & Sons, 112 Natoma
Steiger Terra Cotta & Pottery Works,
728 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 1136 Market
White Sewing Mach. Co., 1460 Market

SHEET METAL WORKS.

Cronan, W., 19-23 City Hall Ave.
Deano Bros., 70 Spear

SHIP CHANDLERY.

Deano Bros., 70 Spear
Havside, Withers & Davis, 34 Stuart
Hendry, C. & Co., 64 City
Josselyn, G. M. & Co., 25-33 Main
Sellers & Madison Co., 96 Market
Weeks-Howe-Emerson Co., 61 Market

SHIP STORES.

Whelan, Jas. J., 110 Main

SHIPWRIGHTS.

Bowes & Andrews, 14 Stuart
Burr, P. & Co., 111
Alexander & Baldwin, 410 Alaska Commercial Bldg.
American Ship Repairing Co., 111
Balfour, Guthrie Co., 350 Sansome
Barneson, Hilbert Co., 149 California
Bates & Co., 408 Davis
Bath Bros., 408 Davis
Grace, W. R. & Co., 260 California
Hermann, 111
Hind, Ralph & Co., 310 California
Johnson-Locke Mercantile Co., 111
Lund, Henry, & Co., 201 Marine Bldg.
Mittel & Co., Merchants Exchange
Mayer, Wilson & Co., 464 California
Moore, Ferguson & Co., Welch Bldg.
Newhall, H. M. & Co., 260 California
Hill, McAlister & Co., 219 California
Parrott & Co., 320 California
Plummer, Geo. E. & Co., 74 Sacramento
Prebels, E. & Co., 111
Williams, Dimond & Co., 310 Sansome

SHIRT MANUFACTURERS.

Eloesser-Heymann Co., 77 Battery
Ide, George P., & Co., 162 Mission
Uman, Seifert & Co., 149 New Montgomery

SHOE GOODS.

Dolliver Bros., 619 Mission
Hart, B. & Brother, 14 Sansome
Clayburgh Bros., 111

SILKS.

Nonotuck Co., 515 Market
Conslan-Currier Co., 114 Sansome

SILK MANUFACTURERS.

Graves, W. E., 117 Market

SILVERWARE.

Graves, W. E., 117 Market

SOAP AND TALLOW MANUFACTURERS.

Pishech Soap Co., 17th & R. Island
Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J. Co., 361 Ellis
Soda Water Manufacturers,
Belfast Ginger Ale Co. Union & Central
STATIONERS AND PAPER DEALERS,
Charles, A. & Co., 261 Bush
Crocker, H. S. Co., 460 Market
Dixon, Fish & Co., 205 California
Payot, Stratford & Kerr, 62 Fremont

Schwabacher-Perry Stationery Co.

219 Sansome
Union, 184 Market
White & Farnsworth, 125 Montgomery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.,
Jackson-St. Wharf
Capelle, Robert, 260 Powell
Cook, Thomas, & Son, 118 Mont. Ave.
Pugaz, Cav. Uff. J. F., 655 Montgomery
Hamburg-American Line, 112 Market
Pacific Coast Steamship Co., Flood Bldg.
Toyo Kisen Kaisha, 408 Metropolitan Bank Bldg.
Monticello Steamship Co., Ferry Bldg.
Northern Commercial Co., 329 Sansome
Shipowners' & Merchants' Tugboat Co.,
Vallejo St. Wharf

STEEL CASTINGS.

Columbia Steel Co., 800 Hooker & Lent Bldg.
Pennsylvania Steel Co., The, 1505 Chronicle Bldg.

STEVEDORES.

Eachen & Minn, 112 Market

STORE AND OFFICE FIXTURES.

Bateman, Wm., 1913 Bryant
Pink & Schindler Co., 218 Thirteenth
Singer, John, 111

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 521 Mission
Hoyman-Well Co., The, 720 Mission
Steiger & Kerr, Eighteenth & Polam
Steele & Sons, 111
Mangrum & Otter, 561 Mission

STRUCTURAL STEEL MANUFACTURERS.

Dyer Bros. (Goodwin) Iron Works, (Inc.), 17th and Kansas
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.

California & Hawaiian Sugar Refining Co., 111

SURETY COMPANIES.

American Bonding Co., 712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, Ths. A. Co., 632-634 Commercial
Long Syrup Refining Co., 15th & Harrison
Pacific Coast Syrup Co., 713 Sansome

TAG MANUFACTURERS.

Dennis, Mfg. Co., 182 Market
Tailors' Cloths, Trimmings and Woollens,
Arnstein, Simon & Co., 3rd & Mission
Baumgardner, 111
C. W. R. Ford Co., 184 Sutter
Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, 111
Graton & Knight Mfg. Co., The, 30 Fremont
Krauss, C. & Co., 702
Legalite-Hellwig Tanning Co.,
Norton-Padden, 228 Fremont
Sunset Tanning Co., 1501 San Bruno Ave.
Taaffe, Wm., Tanning Co., 111
Tanner, 111

TEAS, COFFEES AND SPICES.

Brandenstein, M. J. & Co., 126 Mission
Folger, J. A. & Co., Howard & Spear
Hills Bros., 175 Fremont
Schilling, A. & Co., 2d & Polam
Thierbach, Chas. F., Co., 442-447 Battery
Wilson, 970 Market

TELEPHONE AND TELEGRAPH COMPANIES.

C. H. Gaunt, 111 and Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.

Johnson Service Co., Monadnock Bldg.

TEXTS AND AWINGS.

Ames-Harris-Neville Co., 100 Potrero Ave.

THEATERS.

Belasco & Mayer, Sutter & Steiner
Orpheum Circuit, 111
O'Farrell, Mr. Stockton

THERMIT SUPPLIES.

Goldschmidt Thermo, 111, Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.

Williams, I. B., 918 Crocker Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co.,
111

TOWNSHIP SUPPLY COMPANIES.

Galland Mercantile Laundry, 315 Elkhorn
S. F. Towel Co., 618 Gough

TOYS AND NOVELTIES.

Cal. Notion & Toy Co., 782 Mission
Sader & Co., 111

TRANSFER, STORAGE AND MOVING.

Bekins Van & Storage Co., 111
Bryant, 111
Pierrel-Rudolph Storage Co., 1450 Eddy
Union Transfer Co., Ferry Bldg.
Western Transfer & Storage, 223 Front
Wilson Bros. Co., 14th and Sanchez

TRUNKS.

Hirschfelder & Meaney, 519 Market
Malm, C. A., 111
Milwaukee Trunk & Bag Co., 57 First
Oppenheimer, James, 791 Market
Pacific Trunk & Bag Co., 276 Bush
Front and Commercial

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co., 512 Market
Oliver Typewriter Co., The, 111
Pacific Typewriter Co., 217 California
Remington Typewriter Co., 107 Montgomery
Underwood Typewriter Co., 133 Sutter

UNDERTAKERS.

Godeau, Julius S., 219 Van Ness
Gray, N. & Co., 219 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co., 959 Mission

UNDERWEAR.

Delmel Linen Mesh System Co., 111

VARNISHES AND REGALIA.

Pasquale, B. & Co., 115 Post

VACUUM MACHINERY.

Prentiss, F. S. R., 416 Market

VARNISH MANUFACTURERS.

Berry Bros., Ltd., 666 Howard

WAGON AND CARRIAGE MATERIALS.

Holt & Co., 111

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.

Tozer, L. & Son, 228 Grant Ave.
Uhl, 717 Market

WAREHOUSES.

De Pue, E. J., 111
Granger's Business Ass'n, Mer. Ex.
Haslett Warehouse Co., 310 California
Lombard, 111
South End Warehouse Co.,
Second and Townsend

WINES AND LIQUORS.

Ahrens, Bullwinkel Co., 1st & Harrison
Arnold, B. & Co., Toward & Stanford
California Wine Assn., 180 Townsend
Chamberlain, Wilberforce, 245 Sansome
Chauche & Bon, 319 Battery
Chevalier, F. Co., 246-256 Mission
Crown, 111
Fleischman-Clarke Co., The, 459 Bryant
French-American Wine Co., 1821 Harrison
Gundlach-Bundschu Wine Co., 22 California
Grau, 111
Heubush, Herman H., 326 Second
Hoelscher, Wm., & Co., 1873 Mission
Hottel, 111
Italian-Swiss Agricultural Colony,
111
J. M. Cor. Battery & Greenwich
Jones, 111
Mons. Mundy & Co., 111
Kuhle-Sch., 768 Postal Telegraph
Lachman, Arthur, 510 Battery
Lachman & Jacob, 111
Lambert, 111
Levin Co., Inc., Julius, 955 Howard
Levy, Simon, Co., 347 Washington
Livingston & Co., 343 Seventeenth
Lubben, John, 111
Lyons, E. G., & Raa Co., 525 Folsom
Martin, E. & Co., 326 Second
Martini, E., 714 Montgomery
Meinecke, Chas. Co., 314 Sacramento
Moser, 111
Napa & Sonoma Wine Co., 112 Thenth
Pacific, E. E. & Co., 111
Parrall, 111
Rathjen Co., 2249 Fillmore
Reppold, A. & Co., 24
Rosen, 111
Schilling, C. & Co., 20th & Minnesota
Schlessinger & Bender, 111
Sherwood & Sherwood, 47 Beale
Shultz, Wm. A., 111
Shue, Baccigara, 509 Mission
Sibley Bros. & Plagemann, 300 Battery
Sroufe, John, 111
Stamm, 111
Swiss-American Wine Co., 221 Front

WIRE AND WIRE ROPE.

American Steel & Wire Co., 16th & Folsom
Edwards & Levinson, 641 Howard
Roebling's, John A., Sons Co., 44 Folsom
West Coast Wire and Iron Works, 745 Folsom

WOOD AND WILLow WARE.

Levenson Co., 31 Front

WOOL.

Koshland, S. Co., 110 Market
S. F. Wool Sorting & Scouring Co., 111

YEAST AND VINEGAR MAKERS.

Consumers T. & V. Co., 690 Grove
Golden, 111
26 Mini Ave.

Merchants' Association REVIEW

CIRCULATION 3,000 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.
No personal, partisan or sectarian question admitted to these columns.
No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.
Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

INTENSIVE CULTIVATION.

With the defeat of the Wolfe amendment, permitting city consolidation across county lines, a good cause failed, as good causes have before. There is no use crying over it and no use feeling bitter about it. San Francisco has too much to be thankful for and too much to do to waste any time in regrets. Oakland's panic fears were too violent to be soothed by any guarantees even when embodied in the bill, so for the time, being San Francisco is not permitted to expand, even by taking in those communities on her own side of the bay that were willing and eager to cast in their lot with her.

The Merchants' Association did what might be done to further the interests of its city and all the bay region, as it can always be trusted to do. It sent hundreds of letters and telegrams, printed reams of explanation and copies of the bill, used every effort possible to disabuse the minds of other communities up and down the State of the false representation that this city meant to "gobble up" Oakland or any city however small and apparently helpless. It spent probably a thousand dollars in the effort, dispatching two special trains each carrying a hundred advocates of the measure to Sacramento, and keeping a special representative on the ground day and night for several weeks. It had the able co-operation of its sister organizations—the Civic League of Improvement Clubs, the Real Estate Board, the Chamber of Commerce, the Merchants Exchange, the Down Town Association, and many others on both sides of the bay. And Senator Wolfe made a fight on the floor of the upper house like the Mexican insurrection. It was all to no avail. The groundless fright of small interests overcame the general good. The territorial expansion of San Francisco has been deferred. Which does not mean that it will not take place.

But let us not forget that it is only territorial growth which is postponed. We have a few vacant lots left on this side of the bay. Right in the burned district we have buildings going up and coming to completion every week that will house as many people as an entire block of the sort of building destroyed by the fire, and they are being tenanted as soon as they are completed. Outside of the burned district and beyond the occupied area are miles of territory capable of the finest and most beautiful sort of suburban residence development. People are continuously moving to San

Francisco from the east side of the bay rather than give the necessary time to the transbay trip. We have plenty of factory sites, warehouse facilities, docks, piers and deep water. We have the bulk of the population. We have the start. And the start goes a long way. Brooklyn never caught up with New York, and never will as long as New York has a sky to build into, and no other community on the Coast will ever catch up with San Francisco because the whole financial organization of the Coast centers here, and no conceivable revolution of circumstances is big enough to change it. The bigger the other communities grow the more business San Francisco will do and the more people will have to live here to do it.

Provided we can furnish them with the accommodations; and that is the thing to turn our attention to now. We must have better street-car service, with lines extended or new ones built into the outlying districts. With tunnels and viaducts wherever necessary, we must bring those districts into closer relations with the heart of the city. We must have opera houses, theaters, an auditorium, good streets, more water, spur tracks, a completed belt line railroad, effective police, and every other material improvement that can make the city inviting to residents and investors. There is room on this peninsula for a million people north of the county line, and if we provide for them they will be here inside of seven years. Let's get at it.

HOW TO USE THE NEW CARS.

The United Railroads asks the public to assist in the operation of the pay-as-you-enter car by observing the following rules:

Board car only at rear platform by step marked "ENTRANCE."

Conductor will always be on rear platform to insure safety of passengers.

Passengers will not be annoyed by conductor passing through car.

Congestion on rear platform will be eliminated and passageways will always be clear.

Have exact cash fare, transfer or ticket ready before boarding car, pay to conductor on rear platform and pass inside at once.

Passengers not having exact fare will please step to rear of platform until those having exact fare have passed into car.

Have transfer unfolded when giving to conductor.

Ask for transfer, if desired, when paying fare.

Passengers desiring information, should step to extreme rear of platform.

Conductors are not required to change coin or bills of larger denomination than \$5.00.

Passengers will leave car by front exit, getting off at step marked "EXIT."

When necessary, leave car by rear exit, getting off at step marked "EXIT."

No baggage, bundles or baby carriages will be permitted on rear platform. No dogs or large bundles will be permitted on cars.

Electric signal push buttons are located between all windows. Press button as signal for car to stop.

Signal for car to stop one-half block from corner.

On account of city ordinances, it will be impossible to permit smoking on any part of these cars.

No more places can be assigned for the Merchants' Association excursion to the Sacramento Valley and Klamath Falls region in May, but members' names will be put on the waiting list as received, and as there are usually some cancellations, from illness or accident, those early on the list have a chance to be accommodated.

HOW NEW YORK'S PUBLIC SERVICE COMMISSION WORKS

Has Caused Improvement of Street Railway Service and Accommodations.

Here are a few things the New York Public Service Commission has required the Interborough Rapid Transit Company to do for the accommodation of the public:

Put side doors in the cars on all subway express trains.

Lengthen the station platforms to accommodate ten cars instead of eight at express stations, and six cars instead of five at local stations, increasing the carrying capacity of express trains about 23½ per cent.

Run more trains in the subway and on the elevated.

Build new stations and additional stairways at old ones.

Trains on the Interborough lines are run on one minute and forty-eight seconds headway. Single cars in San Francisco are supposed to require three minutes, at least on Sutter Street.

The people of Paris love their streets because the streets are beautiful. The streets are beautiful because they are lined with trees. If Market Street were in Paris there would be a row of trees on each side of it and one in the middle. Geary, Post, Sutter, Kearny, Grant Avenue and Stockton Street would have them. We have good pavements and fine buildings; we need trees. It is not an entirely new idea, but it would be a good one to dust off and put into use for the Panama-Pacific Exposition.

Members of the Merchants' Association should endeavor to interest their friends in the San Francisco Convention League and induce as many as possible to join that effective organization. Whether they realize it or not, a good deal of the prosperity that is coming to the merchant next year will be due to the presence of conventions brought here by the efforts of the League. Help it along, and it will continue to help you.

The directors of the Merchants' Association unanimously endorsed Senate Bill 1003 (Assembly 996), permitting ninety-nine year leasing of city lots. The Association has long been in favor of such leases, and was, in fact, the mover of the present law which increased the possible term for city property from twenty years to fifty, the present term of fifty years being as much as the Legislature could swallow at one dose.

No further extension of time should be granted to the frame shacks. A year ago it was agreed by all parties interested that one year would be a sufficient temporizing with this nuisance, and now that the year has about expired it should begin to disappear from the landscape. Objections of property-owners affected should be more than counterbalanced by the fire risk, the health risk and the general disfigurement of the city.

A communication has been received from the Chamber of Commerce of Vallejo thanking the Merchants' Association for the support it gave in securing from Congress an appropriation for the deepening of the channel across Pinole Shoals and for the development of Mare Island Navy Yard.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✻

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✻

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., MAY, 1911

No. 177

CITY OFFICIALS ARE ENLISTED IN BEHALF OF MODERN ACCOUNTING METHODS

**Merchants' Association Presents the Case Through Its Committee of Experts, and the Mayor
Pledges His Support for an Appropriation to Set this Important Reform Movement Going**

Plain and intelligible city accounting may be attained by San Francisco within the next two years, through revision of present methods along lines laid down by the Public Accounting Committee of the Merchants' Association.

This is the development of much preliminary work and of a meeting at the Palace Hotel on April 12th at which Mayor McCarthy, Auditor Boyle, Assessor Dodge, Recorder Godchaux, Tax Collector Bush, Assistant City Attorney Haven, and many members of commissions and of the Board of Supervisors were present, and approved the objects of the plan.

City's Chief Executive on Record.

The Mayor was particularly outspoken in commendation of it, the more so as it fitted in with his own criticism of the city's accounting methods in his message to the Supervisors in January over a year ago. "I am glad," he said, "that the Merchants' Association has taken up this work." He declared that the money for the initial steps should be appropriated, and if that were not possible under existing law, then a law should be passed to permit it.

The Auditor declared he would be glad to have the Association show him where improvements might be made, and confirmed much of the criticism of present methods contained in the committee's report.

The Assessor said he was glad there was at last a prospect of putting such a plan in operation.

There was a very illuminating general treatment of several phases of the matter, which brought out clearly its importance as a fundamental and far-reaching reform. The scheme has been launched under the best auspices, and it is entirely likely that it will be brought to success.

No Basis for Comparisons.

President Robbins opened the discussion by saying that as long as the Merchants' Association had been interested in the proper conduct of municipal affairs it had been confronted by difficulties arising out of the lack of co-ordination and of a central system in the municipal accounts, and by the impossibility of making comparisons of efficiency among different departments during different periods of time. He continued:

Six months ago the Association appointed a Committee on Public Accounting, consisting of Lester Herrick & Herrick; McLaren, Goode & Co.; Price, Waterhouse & Co.; and William Dolge, all certified public accountants and members of the Association, and it asked this committee to suggest a method of accounting that should be parallel in all departments of the city; and so complete and systematized that San Francisco might become an example in this respect to other cities, so that all California municipalities might come to be on the same footing in this regard. This committee has made its report. We are not here to discuss details, but we must all recognize that improvements in our accounting methods are necessary and we want suggestions from you gentlemen as to how the initial steps should be taken.

Herrick Shows the Need of It.

Mr. Robbins then presented Mr. Anson Herrick, chairman of the committee, who said in part:

I would have it understood, in the first place, that our report is not a criticism of this or any other administration, nor of any department or official. It merely treats of the condition of accounting in this city as a whole; and I hope this statement will serve to remove any prejudice that may have been felt against the recommendations in the report.

A proper system of public accounting would save the public money. There are two ways of saving: first, by reducing expenditures, and second by increasing efficiency. The necessary bookkeeping suggested would be an increase, but there would be a saving of duplication of work and the city would save still more through the assistance it would give the executive in getting full value for every dollar expended.

There are two elements of efficiency: cost and results. An adequate account of results should exhibit all the elements of the costs, segregated so that all the different items would show. Executive officials would then be in a position to make intelligent comparisons and hold department heads responsible.

Administration in the Dark.

In the municipal accounts, as they now exist, there is no uniformity, and no general reference to a central head is possible. If the chief executive of the city, and the various commissioners, had a proper system to aid them they would have no difficulty in determining the relative efficiency of subordinates, and this would make the subordinates exert themselves to excel previous records—the result of which would be a tremendous increase of efficiency throughout the city government.

At present the Auditor has a check on the money that the Treasurer handles, but the city's property is not all in the form of cash, and the Auditor or some other central authority should have an equally effective check on supplies, tools, materials and all other valuables. Storekeepers and other custodians of municipal property would be more careful of it if they knew they

would be called to account for it, and losses by improper conversion and unauthorized consumption would be eliminated, thereby saving the public's money.

Liabilities Should Appear.

Not only the city's assets but its liabilities should be better exhibited than at present. The cost of a purchase is a liability when the requisition is issued and should be shown as such. The Finance committee would then be in a better position to conserve the public funds.

The matter of the budget is most important in this connection. Its preparation consists largely of a conflict between the Finance committee and the various departments. The departments make more demands, knowing they will be cut down, and the Finance committee cuts them down knowing they were made to be cut down; but it never knows just how much to cut because it cannot tell a department's real needs. It must have better departmental information than it can obtain now, and an improved accounting method would provide it.

Current and Capital Expenditure.

Throughout all departments, operating cost should be carefully differentiated from capital expenditure, so that the accounts would show how much is needed to carry on the work of the department and how much goes into betterment or replacement.

There are many other advantages, but all tend to the same end, and that is, to save money.

This revision of the accounts is a thing that would require considerable time. It is a work of some magnitude. It would necessitate a thorough investigation of all the departments in order to develop the necessary information as to their activities and needs. Then the forms would have to be designed to meet those needs, and the new method would have to be installed in the various offices. All clerks and deputies having to do with the accounts would have to be drilled and instructed in their new duties, and the use of the new forms. All this might take two years to accomplish, but the time would be shortened if the various heads of departments would lend their co-operation.

Present System Out of Date.

Mayor McCarthy quoted from his message to the Supervisors in January, 1910, to the effect that the accounting system of the city was obsolete, impracticable and unbusinesslike, and one that would not be tolerated in any ordinary business establishment; it was impossible, he had said, to obtain from any department a complete statement of sales and contracts under the bond issues alone. The city was a big business institution and it was necessary to know what was going on in respect to its business undertakings. He continued:

I feel it is my duty to the people to help establish such a system as we have had described to us, if it is in my power to do so, and I would

like to ask Mr. Herrick what he considers to be the necessary first step.

What Should Be Done.

Mr. Herrick explained that the first step would be to investigate all the offices in detail, consult the department heads, find out exactly what their work required, plan the necessary blanks, provide for appraisements and inventories and for a complete showing of the city's assets and liabilities; then prepare a detailed description of the revised method, for the consideration of the Supervisors and the city government in general. This would require a small initial appropriation. In response to Mr. Robbins' questions whether a small allowance might be made for this purpose, the Mayor said:

We will appropriate the necessary money if it can be done under existing laws, and if it can be done we will have a law passed under which it can be done.

This statement evoked hearty applause from all present.

Can't Find Out Department Needs.

Auditor Boyle discussed the plan from the standpoint of his office. He referred to a certain 90,000-dollar defalcation as a matter for which the Auditor's office was not responsible, inasmuch as the money had been taken from a fund on which the Auditor had no check. He thought a charter amendment would probably be necessary, and said he would be glad to have the Association make any suggestion that would do away with the existing confusion. It was impossible for the Finance Committee to apportion money accurately to the various departments because it was impossible to find out exactly what they needed.

W. R. Hagerty, clerk to the Board of Supervisors, declared something should be done so that any citizen could learn how the city's money was being expended and what property the city owned. He also said:

I do not think we can ever have a true and accurate understanding of the assets of the city until we have a complete commissary establishment. Its accounts should be so kept that at the end of the year any unused balance of stock or materials could be carried over to the next year.

As for the budget, the different departments ask for what they need and we give them what we can, and it must be so until we can modify the dollar limit.

Speculative Elements Present.

In making the estimates we know the first and the last month's requirements and we can make a reasonable deduction from that, but it is always to some extent speculative. For example, an estimate was made on meat for one of the departments at 4½ cents a pound, because we had such a bid for it, but after running along a month the contractor failed, and we had to pay more than we expected. We should be glad to have a simplified accounting system, however, if any way can be found to provide the initial allowance needed to install it.

Supervisor Hietger of the Finance Committee declared it would be a splendid thing if the committee could be accurately informed of the needs of the departments when making up the budget.

The Meat of the Matter.

Auditor Boyle said that all the different appropriations were entered at the Auditor's office, and anybody could tell how much of a given appropriation was left at any time; to which the Mayor rejoined:

It is not so much the getting at what you have on hand that this plan seeks, but the increased efficiency of what you spend; not so much the number of dollars spent but the results from them; and that is what we shall be able to reach and to increase.

Assessor Dodge said it was not a new proposition, as it had been discussed in the Board of Supervisors fifteen years ago, but he was glad the Merchants' Association had taken it up. Nobody is ever in a position to criticize the budget, because nobody ever has any accurate knowledge of department requirements. In his own department he said it was impossible under the present practice to tell how much it cost to assess a million dollars worth of property, yet some comparison of unit costs was badly needed. The new system would effect a saving without any doubt, even if it should cost as much as \$25,000 a year to operate, it would probably save two or three hundred thousand, and he was glad there was at last a prospect of having it installed.

People Should Know.

Dr. Law explained that the report was only an illustration—the system itself must be worked out later. He said:

If the people were sure they were getting a dollar's worth for every dollar expended, and they then saw that there was not enough revenue to run the city on, they would raise the rest themselves. What they want to know is that San Francisco gets as much for a dollar as New York gets, or as Boston gets, or any other city, and then they will cheerfully provide for the carrying on of their government. Make them believe in you and they will trust you with anything they've got.

Recorder Godchaux, Chief Deputy Tax Collector Low, and Attorney Haven of the City Attorney's office, all commended the plan, and President Robbins closed the discussion by putting the resources of the Merchants' Association at the service of the Mayor, the Supervisors and the city officials interested, for this object.

At the meeting there were present, besides those already named, the Directors of the Association, representatives of the press, President Cator of the Board of Election Commissioners, Judge Bahrs of the Civil Service Commission, Attorney E. F. Moran, Norman McLaren, of McLaren, Goode & Co.; William Dolge, and C. P. Carruthers, of Price, Waterhouse & Co., of the Accounting Committee; Attorney George A. Wentworth, Mr. John Plover, of the Grand Jury; H. A. Mason, expert for the Board of Supervisors, and Supervisors O'Dowd, Nelson, Murdock, Hocks and Herget. It was a highly representative gathering, and the interest aroused should go far toward making accounting reform a reality in San Francisco.

The report of the Public Accounting Committee of the Merchants' Association is one of the most comprehensive and at the same time concise treatments of the subject that have thus far appeared. The Association has had it handsomely printed and has distributed copies to the Supervisors and city officials and to its members, as well as to commercial organizations and others interested in municipal improvements all over the United States. Its scope is admirably indicated by the following items of its index:

What has been Accomplished Elsewhere: In Foreign Countries; In the United States. Preparation of Budgets.

Defects in Existing Accounting Methods: As to Budgets and Estimates, Lack of Distinction Between Capital and Revenue Expenditures, Lack of System of Audit; Reports, Accountable Property, Departmental Transfers, Labor Payments, Want of Uniformity in Department Reports; Remedy.

What Results Should be Produced; the

Auditor's Office—Control of Revenues, Expenditures, Accountable Equipment, and Accounting of Department Transactions; the Departments—Accounting of Revenues, Accounting of Expenditures; Treasurer—Consideration of Report Forms: the Balance Sheet, Revenue and Expenditures Account, Fund Analysis, Monthly Reports.

All these matters are discussed with admirable clearness and in small space, and it is shown just how far it is possible to reform the accounting system of this city, how badly such a reform is needed and how valuable it would be. The report concludes with 34 pages of account forms, which may serve as models for the various departments, or as mere suggestions or skeletons to be built upon later.

HE COULDN'T MAKE HIS TOWN REPORT BALANCE.

Treasurer Worked Hard, But Though Items Were Correct They Wouldn't Jibe.

Charles F. Gettemy, of the Massachusetts Bureau of Statistics, says the National Municipal League, in his report for last year illustrated the conditions of accounts in many of the Massachusetts towns and the attitude of some of the local officers by the following letter signed by a town treasurer:

"Enclosed please find the report of the town of Blank in a condition which I do not like to send in, but I can't seem to make it balance.

"I have worked at it a good deal, but to no effect, so I thought I had better not put it in ink.

"The several items are correct, I am sure, but when bunched they don't jibe.

"If you can use this report, all right; if you can't, you will have to look up another man to straighten it out. I have worked on it all I am going to. The debt sheet enclosed is O. K."

Chief Gettemy, in commenting on this letter, said it was typical of others which might be cited, and while it might be calculated to evoke amusement, it is not without its serious aspect.

In another part of his report the chief said: "I think I risk little in saying that for every dollar lost through defalcation or actual dishonesty, one hundred have been lost or wasted through loose, unbusiness-like methods of handling finances, and failure to keep the citizens properly informed from year to year by means of reports compiled so as to reflect actual current conditions, not only with technical exactness, but in language easily understood by the ordinary citizen."

Bank clearings in San Francisco have seldom, even in the most prosperous times, risen over \$50,000,000 a week, and then only when they included the prices paid for large and valuable pieces of down-town realty. With a realty market in which transactions are almost totally suspended because of uncertainty about the Fair site, the clearings for the week ending April 22d aggregated \$48,006,657.68. Those for the corresponding week of 1910 were but \$44,327,928.94; quite an increase. And yet there is talk of stringency in many lines of commercial activity. Isn't it about time to recognize this added volume of commercial transactions by talk that is less pessimistic?

TWIN PEAKS TUNNEL NOW ON THE ROAD TO REALIZATION

Another Month will See an Ordinance Presented, and the Preliminaries will Probably be Completed Within Half a Year

By C. F. ADAMS, Secretary Twin Peaks Tunnel and Improvement Convention

Within the next thirty days an ordinance will probably be presented to the Board of Supervisors preparing the way for the construction of the tunnel through Twin Peaks, under the ten-year, assessment district bonding plan. The machinery of the municipality will be immediately thereafter set in motion to approve a district and levy the necessary assessments. As soon as these assessments have been adjusted, the work of digging the tunnel will commence.

These preliminaries should be consummated within the next six months.

Preparing Details of Procedure.

Details of the ordinance are now being worked out for the approval of the Twin Peaks Tunnel and Improvement Convention, and when satisfactory to that body will be put before the Supervisors. Under this ordinance it will be possible to construct tunnels, and to issue bonds to pay for them.

After a thorough canvass of the situation it is the opinion of the Convention that the ten-year bonding plan, for which provision has already been made by charter amendment, presents the only feasible method of getting at this most important work.

The people now seem to expect that work upon the tunnel should commence shortly. The interest which is being taken in this matter is far more optimistic than formerly and it has good reason to be so.

Opportunity and Necessity.

The thinking man will readily realize that the opening of the Panama Canal will mean that the commercial activities of Europe and the Eastern shore of America, which are now unknown to us, will have their Western terminus at San Francisco. The great cities of the world are, and always have been, those located at terminal points, upon the highways of commerce. The Panama Canal will open the floodgates of prosperity for San Francisco.

A Work of Preparation.

The Panama-Pacific Exposition will serve to attract attention to this city. Our climate, our natural advantages, our comparatively undeveloped condition, will impress our visitors as visitors to an exposition were never impressed before. The Panama Canal will point the way westward to the land of opportunity.

With these inevitable conditions staring us in the face, it makes no difference where the Exposition will be put, it makes no difference if private capital does refuse to build the tunnel unless given a monopoly, it makes no difference if the city considers its available bond money more urgently needed for other purposes—the tunnel will be built, and it will be the people's tunnel, and as many more tunnels and car-line extensions will be constructed as the necessities of the future demand. Wherever there is a fertile field for capital to grow, there capital is sure to be planted.

Doubling Property Values.

The property owners of Parkside and Ingleside realize that the construction of the

Twin Peaks Tunnel means a doubling or trebling of their property values. It is only necessary to point the way and they will follow.

Preliminary Steps in the Charter.

It is now generally conceded that the tunnel should be built under the ten-year assessment bond plan. The recent charter amendments provided for the construction of streets, tunnels, viaducts, etc., and the issuance of ten-year bonds therefore in accordance with appropriate proceedings to be adopted by the Board of Supervisors. These appropriate proceedings have not yet been adopted, but there is every prospect that they soon will be.

President Hartland Law, of the Tunnel Convention, has requested that an assessment district be platted and that tentative assessments be levied.

Other Tunnels Will Follow.

Many other tunnels are needed besides the Twin Peaks Tunnel. When once the machinery of procedure is framed, assessment districts will be laid out by the Tunnel Convention as expeditiously as circumstances will permit.

Rapid transit is the cause of the growth of all large cities. Tunneling is the means of securing rapid transit for San Francisco.

It is to be hoped that by 1915 the tunneling system in San Francisco will be such as to command the admiration of the world. It certainly will accelerate the development of the city. It is for that purpose that it is intended.

HELPING AMERICANS TO DO BUSINESS IN GERMANY.

Association of Commerce and Trade Has
Offices in Berlin for This Purpose.

For the purpose of aiding American manufacturers and business men in getting their goods into Germany and favorably placing them, the American Association of Commerce and Trade was organized eight years ago by American business men doing business in the German Empire. The Association, carried on as an American Chamber of Commerce, with its board of directors and its committees, is doing an unselfish work in aiding American manufacturers.

The secretary, Mr. George S. Atwood, for the past twenty years in close touch with the German business world and the German governmental departments, is able to answer promptly all inquiries and save time in the establishment of American branches.

The Association is a hustling one, as frequently evidenced by the gatherings of business men at its fine quarters and at a very recent date, by its dinner given to its Hamburg members at Hotel Atlantic, Hamburg, when the American Ambassador, the presiding burgomasters of Hamburg and Lubeck, the presidents of the chambers of commerce in these cities, and representatives of the Hamburg-America Line and Hamburg's leading bankers and financiers were present as guests of the Association.

The work of the Association extends over

the entire United States and all Germany. Its offices are 59-60 Friedrichstrasse, Equitable Building, Berlin.

MAKE AN EXHIBIT AT THE MERCED CARNIVAL.

Here is Your Chance to Make Your City
Strong in a Promising Field.

Following close upon its recent excursion to the Northern San Joaquin, the Merchants' Association has been making a special effort to interest San Francisco wholesalers and producers in the coming Merchants' Carnival and Produce Exposition at Merced, May 16th to 20th inclusive. The Merced people offered the warmest hospitality to the visitors from San Francisco, and this seems the psychological moment not only to reciprocate, but to make more friends for this city and to plant the seeds of larger commercial relationship with that territory. Hence the Association has sent out over a hundred copies of the following letter, to members likely to be interested:

Notice Regarding Merced Merchants' Carnival and Produce Exposition.

San Francisco, Cal., April 19, 1911.

We have been requested by the merchants of Merced to inform our wholesale and manufacturing members that on May 16th to the 20th inclusive, they will hold in Merced a Merchants' Carnival and Produce Exposition.

The main feature of this carnival will be the produce exhibit, which will be held in a large tent one hundred by three hundred feet, handsomely decorated, in which will be given free attractions, and in which will occur the most interesting events of the entire carnival.

During this carnival the merchants of Merced will make special exhibits of their wares in booths. It is expected that at least forty booths will be taken up in this way, advertising goods in which every merchant in San Francisco will be interested. The merchants of Merced desire that the wholesale members of the Merchants' Association of San Francisco be represented in this carnival by special exhibits from dealers in groceries, dry goods, hardware and novelty goods. They particularly desire to have exhibits of breakfast foods, spices, coffee, tea, etc., with special demonstrators.

The recent Merchants' Association wholesale trade excursion to Merced and other towns in the Northern San Joaquin Valley was for the purpose of increasing San Francisco's jobbing trade in that territory, and we suggest that if a number of our wholesale and manufacturing firms accept this invitation from the Merced merchants and make exhibits of some of their specialties at this Exposition, it will show the Merced people that San Francisco is interested in them and this will help our jobbing trade there.

If you desire to make an exhibit, we suggest that you take the matter up with Mr. J. A. Gorman, Director-General of the Merced Merchants' Carnival and Produce Exposition, or with the Carnival Executive Committee of the Merced Chamber of Commerce.

We should also like to have those of our members, who make exhibits at this carnival, notify this office so that we can mention the same in our "Review."

Yours very truly,

COMMITTEE ON WHOLESALE TRADE,
W. N. Moore, Chairman.

The Sampson Iron Works, the Union Ice Company and the Standard Oil Company, have already made arrangements for large and attractive displays. An imposing exhibit from San Francisco will do great good in this field.

The Merchants' Association has become a sustaining member of the National Conference on City Planning.

HOW THE INSPECTION BUREAU SAFEGUARDS THE TAX-PAYERS AND THE MUNICIPALITY

Conditions of Public Work, and Responsibility of the Association, Have Made it the Logical Referee on the Execution of the Millions of Dollars of Contracts Now Being Carried Out for San Francisco

Few even among the subscribers to the special fund that supports it understand in detail the work of the Inspection Bureau of the Merchants' Association. That work is probably more important than any other in the city for the conservation of municipal energies and in the saving of tax money, now and in the future, and would be even more widely appreciated than it is if the public in general knew what it was about and how it is done.

Bonds in the Past.

Projects of municipal improvement large and valuable enough to call for the issuance of bonds have been a comparatively new thing in San Francisco, no very important bonding plan having come before the people down to 1903. It was then said that if San Francisco owed nothing it owned nothing, and late in that year it was proposed to issue \$18,135,000 worth of bonds to provide a sewer system, repave some of the streets, build school houses and a new jail, make parks on Telegraph Hill, Twin Peaks and in the Mission and St. Mary's Square, connect Golden Gate Park with the Presidio, provide some playgrounds and build a new City and County Hospital and Free Library building. With one or two minor exceptions all these things were badly needed, but there was such distrust of the then existing city government that the people hesitated to vote them. At the critical juncture the Merchants' Association called a mass meeting, induced well informed speakers to address the people, and finally, through its President, promised that if the bonds were voted it would see that the people received value for the money to be expended.

When the Inspection Began.

Of the issue authorized by this vote (in 1904) only \$5,165,100 worth of bonds were sold, of which \$1,716,000 have been redeemed, leaving \$3,449,100 outstanding, and subject to a gradual yearly reduction. The fire interrupted the execution of the plan of this issue, and as the rate of interest has proved too low for the market it is not likely that any more of them will be sold except small lots for street paving, under special arrangements with property owners.

With what were sold, however, some public works were begun, and the Merchants' Association undertook, according to its promise to the public, to oversee the execution of the contracts.

The Association was busy with this duty and with others growing out of the disaster of 1906 when the issue of 1908 was authorized, and the Civic League assumed in regard to the latter issue the position the Merchants' Association had taken in connection with the former one. This looked like a good division of the work and was satisfactory to all concerned for about a year, when the Civic League asked the Merchants' Association to take over the League's share of it and carry on all the inspection work as one enterprise.

Over \$6,000,000 Worth to Watch.

The League had organized a Bureau to keep track of contracts and to oversee the

performance of them, and this Bureau the Association took over and reorganized, the original organization of it having been more or less tentative and not meant to be permanent. This reorganized Bureau of Inspection of the Merchants' Association has furnished the non-official oversight of all public improvement work since a year ago last November.

At the present time there are under weigh in this city contracts for pipe lines for the high pressure fire protection system amounting to \$360,518; for the Twin Peaks reservoirs, \$158,143; for pumping station, \$406,061; for sewers, \$1,502,639.60; for school houses, hospital and jail, \$3,949,140.53; and more are being entered into every week, making an amount of work now going on that will call for the payment to contractors of an aggregate of more than \$6,376,502, which will have to be paid out of the proceeds of the bond issue, and on which the people of the city will have to pay interest at the rate of 5% until they may have the pleasure of paying the principal.

More than 100 Different Contracts.

The work now going on involves over a hundred different main contracts and many sub-contracts, and the use of all the various types of material that go into the complete construction of the highest class buildings, to say nothing of the sewers and the pipe lines and reservoirs. A small army of workmen, good, bad and indifferent, is employed in the carrying out of this work, much of it of a nature so technical that it is impossible that the artisan should have more than the vaguest notion of what is required of his workmanship.

What could the average tax-payer do to protect himself against the possible cupidity of some of the scores of contractors and material men, and the inevitable ignorance and inefficiency of some individuals among the thousands of workmen employed on various parts of the work?

The Helpless Individual.

Of course, there is no average tax-payer. But there are tax-payers that are confectioners, tax-payers that are hatters, tax-payers that are tailors, or bankers, or boot and shoe dealers, or clothing dealers, or real estate owners, or managers of theaters, or wholesale merchants, or retail florists, or hotel proprietors. What would a retail florist, for example, know about framing a truss or wiring a school building, unless he were also an engineer; and how would a manager of a theater, whose whole experience had been confined to managing theaters, know when the invert of a sewer had been properly lined with vitrified brick laid in cement mortar of a certain specified richness, according to the specifications of the contract? Yet the taxes of the future depend on some disinterested and impartial person knowing exactly such things, in order that the work may be permanent and that the tax-payer may get what he pays for, and in order that when his money is once laid out for public

works it may not be necessary to duplicate the expenditure for replacements and repairs within the normal life of the different structures.

Experts for the Tax-Payer.

The Bureau of Inspection of the Merchants' Association furnishes this sort of knowledge—the knowledge of experts, who have no ax to grind and no interests to make them other than fair observers. So impartial has been the spirit of those in charge of the work of the Bureau that it now has the co-operation of the Board of Public Works, which recognizes in it a valuable help to its own inspection, and of the better class of contractors, who see that it has made a contract mean what it says instead of meaning an easier thing to a contractor with a "pull" than to one without, to the exclusion of real competition.

When a contract is let for a piece of public work, a school building, or a sewer, or a fire cistern, a complete set of plans and specifications are furnished the Merchants' Association. These are made the subject of special study by the engineer in charge, and by the engineer-inspectors under him that have to do with that sort of work. There are five of these inspectors and they are all especially qualified for some particular department of construction.

Studying the Contracts.

Sheet after sheet of blue print is critically examined, and page after page of specifications analyzed to learn the intent of the contract before the bids are taken. As soon as the contract is let, a record is made of it and filed in the offices of the Bureau by the Bureau's auditor, who thenceforth watches all progress payments and all demands for extras.

When construction begins, a Bureau engineer is on the job. He is there to see that foundations are properly placed, that the materials specified are delivered and not subsequently removed to make way for something cheaper, and, what is of equal importance, that the workmanship is up to requirements. Thereafter he makes a daily visit and often several of them, and he reports in writing daily to the head of the Bureau, informing him of the progress of the work and of any departure from specifications, either in materials or execution.

Evidence all on File.

These reports are filed and make complete record evidence of all important phases of the work. To the great disgust of some contractors and one or two officials, even the camera has been brought into play, and photographic evidence of bad work added to the records and published to the city.

Of the details of inspection the readers of the "Review" have been kept informed in a general way, and such details have also been made public through the monthly reports of the Bureau itself. Loads of bad rock have actually been followed from job to job until the contractor has given up the effort to get them accepted and incorporated in the walls of school buildings. Pieces of reinforcing

steel have been followed into the testing room of the city laboratory where their strength has been definitely determined, and often found to be too little. Cement and stone and the finished concrete are treated in the same way, and so are the other materials. The Bureau follows up all these tests to make sure that the material is right, and sometimes even follows up the city inspectors to make sure the tests will be made.

Actual Tests Made.

In the field of electrical engineering the Bureau has its own testing apparatus. As soon as the wiring is put into a public building the Association's expert appears with a voltmeter and a "Wheatstone bridge," and proceeds to measure the resistance and test the insulation. This is effective fire and life insurance. It means more than security for the city's property; it means a reduction of the risk on the lives of the occupants. The heating and ventilating plants are treated in the same way.

And the Bureau does more than merely examine, inspect and test. Among its records of the progress of work are accurate notations of all substitutions of materials. If the substitution is of a character to impair the soundness of the job it is protested and prevented, but if the material substituted is merely cheaper and will make a passable though less valuable job, the difference in cost is carefully figured in the offices of the Bureau and a credit on the contract is demanded for the benefit of the city. This has two results. One is that the city only pays for what it gets, and the other is that the public work is prevented from falling into the hands of favored contractors that might underbid their competitors and make their profits on substitutions—a typical method of contractors' grafting that has been practiced in many American cities, with the most corrupting effect on politics.

Work of High Quality.

This work has been welcomed by the city officials, especially by the Board of Works, which is primarily responsible for the results of the expenditure of the bond money. The necessities of the situation have been such as to give the Bureau the position and standing of a referee on all matters in dispute about buildings and other work for the city. As a result, while the city has been getting more and better service on its building contracts than private individuals have been able to do. It is no reflection on the present public officials to say that if San Francisco had the best set of officials in the world they would probably have been unable to accomplish as much without the aid of an impartial and non-political agency such as the Merchants' Association.

The Monthly Bulletin of the San Francisco Society for the Prevention of Cruelty to Animals has become a magazine under the title "Our Animals," the first number of which reached us last month. It is full of very interesting matter and makes a striking exhibit of the work of diminishing crime by diminishing cruelty, which has become one of society's most important undertakings.

The American Consul at Antung, China, has written for copies of the Association's "Handbook of Manufacturers In and About San Francisco." They have been supplied.

SACRAMENTO VALLEY TRIP TO BE THE BIGGEST OF THE YEAR

San Francisco Business Men are Going to Show the Merchants of the Interior and Also Learn a Few Things Themselves

Third in the Merchants' Association's series of big, business-building trips for San Francisco will be the Wholesale Trade Excursion to the Sacramento Valley and Southern Oregon. This trip will occupy eight days and will be broken by a day's excursion by special steamer on Upper Klamath Lake, when the directors of the Board of Trade of the thriving new city of Klamath Falls will be the guests of the San Francisco merchants.

The trip will be the longest in duration, and one of the most important, of the series. The Sacramento Valley will be ranged up and down and back and forth, from Sacramento to Klamath Falls, towns on both sides being visited going and coming.

There will also be an opportunity to see the Government's Klamath irrigation project. Great interest has been manifested by organizations of merchants and business men in all the towns along the route, and in all the larger ones, preparations have been made to receive the party and provide it with all the entertainment the rules and conditions of the expedition will permit. Local merchants, and correspondents of the San Francisco business houses, will be taken on the train at various stops and entertained by their friends aboard. Everywhere it goes, the excursion will bear the tidings that San Francisco is fully herself again and has resumed her old position as the head and center of the trade of the Pacific Coast and as the financial reservoir for its major constructive operations.

So greatly have the jobbers and manufacturers of San Francisco been impressed by the two excursions already conducted, (those into the San Joaquin Valley), that all the accommodations on the Sacramento excursion have been engaged and there is a long waiting list for any vacancies that may occur. Preparations for this trip have been made on the same elaborate scale that marked the other two, so that every business man participating shall be able to devote all his time and attention to the purpose of the expedition; namely, to renew old acquaintances and make new ones, learn at first hand the condition of the country as it may affect business, and so build up the trade and prestige of San Francisco. The special train will consist, as usual, of twelve cars; seven Pullmans, so that every traveler can have a whole section to himself and there will be plenty of accommodations; two diners, so that few will have to wait for places at the table; an observation car big enough for meetings; a composite car with bath and barber-shop, buffet and library, and writing tables; and a dynamo car to light the train with electricity throughout. Two additional special trains will also be necessary on this trip; one running from Montague to Yreka, and the other from Colusa Junction to Colusa, as the lines here are narrow gauge. These trains have already been ordered and provided for.

There will be one hundred people on the excursion. A few of these will be railroad officials, who are glad to study conditions with the San Francisco merchants and from the merchant's point of view. William R.

Wheeler, of the Traffic Bureau of the Merchants' Exchange, will also accompany the expedition to study and to explain traffic affairs, on the ground.

The effect of these trips is no longer matter of speculation. It is known that they have taken the renewed fame of San Francisco, as the great Pacific Coast market, all over the San Joaquin Valley, and, in addition to promoting the general good by advertising the city, have also been lucrative to the individual houses represented. The territory it is now proposed to visit is one in which San Francisco's name needs to be kept to the fore, and this excursion should be productive of much business not heretofore enjoyed by this city.

ASSOCIATION IS MAKING STRONG AND RAPID GROWTH.

Numbers of Public-Spirited Citizens Are Added to the Membership Roll.

These members have recently been elected to the Merchants' Association:
L. Dinkelspiel Co., Wholesale Dry Goods, 24 Battery Street.

Geo. J. Jackson, Wholesale Pianos, 150 Post St. D. W. Dodge, Railway Material, Chronicle Bldg. W. F. Hammond, Mining and Manufacturing, Alaska Commercial Bldg.

H. B. Green, Steel Castings, 1505 Chronicle Bldg.

Dr. Julius Rosenstirn, Physician and Surgeon, 126 Stockton Street.

Glass & Pels, Manufacturers' Agents, 717 Market Street.

Burroughs Adding Machine Co., Adding Machines, 717 Market Street.

Sierra and S. F. Power Co., Power Company, 85 Second Street.

The Heyman-Weil Co., Wholesale Hardware, 720 Mission Street.

G. C. Hall & Son, Wholesale Dry Goods, 37 Battery Street.

Frank M. Elmdorf, Manufacturers' Agent, 731 Market Street.

Frank Werner Co., Boots and Shoes—Retail, 764 Market Street.

Buckingham & Hecht, Boots and Shoes—Wholesale, Second and Mission streets.

Klamath Development Co., Real Estate Dealers, 1218 Flood Bldg.

Pacific Laundry Supply Co., Laundry Machinery, 761 Folsom Street.

Abdon Lumber Co., Lumber Dealers, 145 Berry Street.

The Greater San Francisco Cloak Co., Cloaks and Suits, Market, at Taylor.

J. W. Wright & Co., Real Estate, 228 Montgomery Street.

Louis Poletti & Co., Inc., Grocers—Wholesale, 229 Clay Street.

Simon Millinery Supply Co., Millinery, 833 Market Street.

Anglo-American Importing Co., Crockery and Glassware, 715 Mission Street.

Davis Bros., Inc., Wholesale Dry Goods, 25 Kearny Street.

Von Dorn Hotel, 242 Turk Street.

Emanuel's Hair Store, 251 Powell Street.

The total commerce of the port of San Francisco for 1910 was \$115,677,953, of which the exports amounted to \$65,008,518 and the imports to \$50,669,435. The total sea-borne trade of Bombay for the same year amounted to \$308,134,645; the exports being \$176,385,885 and the imports \$131,748,260. We still have some distance to go before we rival the Indian city.

PROTESTS AGAINST THE PRESIDIO GATE SALOONS

Association Joins Property Owners and Army Officers in Opposition to the Evil.

Opposition to the reopening of saloons at the entrance to the Presidio has been at least temporarily effective. For the time being, no licenses will be issued to conduct a business under cover of which soldiers can be drugged, thugged and robbed, and a good residence neighborhood given a bad name. As the city's previous experience with saloons in this locality had shown them to be demoralizing and dangerous, the Merchants' Association joined with property owners and army officers in a protest to the Police Commissioners against any more saloon licenses at this point. The Association's protest took the following form:

Whereas: It is reported to this Board that efforts are being made to secure liquor licenses for the re-opening of saloons in the neighborhood of the entrance to the Presidio, between Vallejo and Lombard Streets; and

Whereas: The saloons formerly maintained in that neighborhood were abolished at the urgent request of residents there and also of the United States Army officials at the Presidio; and

Whereas: The maintenance of saloons in this locality tends toward promoting drunkenness and disorderly conduct upon the part of soldiers and civilians at the main entrance to one of the city's most attractive parks and thereby injures San Francisco in the eyes of visitors to the city and depreciates the value of property in that neighborhood; and

Whereas: A large number of residents and property owners in that vicinity have strongly protested against the granting of any permits to reopen saloons in that neighborhood, and the United States Government is also opposed to such permits being granted; and

Whereas: We believe that no saloons should be permitted in that neighborhood against the general wishes of the residents and property owners there, and also that the wishes of the Government in regard to matters affecting the welfare of its soldiers should be heeded; therefore, be it

Resolved: That we oppose the granting of any permit to any person applying for same for a saloon in the neighborhood of the aforesaid entrances to the Presidio, and we respectfully ask the Honorable Board of Police Commissioners to continue the present policy and deny such applications.

THE BOARD OF DIRECTORS OF THE
MERCHANTS' ASSOCIATION OF SAN
FRANCISCO,

(Signed) M. H. ROBBINS, JR., President.
L. M. KING, Secretary.

In addition to sending this resolution to the Commission, Director Frank I. Turner appeared in person and made a vigorous protest for the Association. It is not likely that the matter is settled permanently, but the Merchants' Association will persist in its opposition should another effort be made to obtain these licenses.

SEMI-ANNUAL BANQUET TO BE AT THE ST. FRANCIS.

The semi-annual banquet of the Merchants' Association will be held at the Hotel St. Francis on June 8th. This is the regular summer gathering of the Association, and promises this year to be of more than ordinary interest. The subject for discussion will be "Civic Pride and Progress," under which general head will be treated several important phases of San Francisco's development.

The list of speakers and their topics will be announced later.

CONSOLIDATION STRONGLY FAVORED BY MEMBERS

Poll Shows Very Few Opposed to the Amalgamation of the Commercial Bodies.

Members of the Merchants' Association have been voting on the question of the consolidation of their organization with the Chamber of Commerce, the Down-Town Association, and the Merchants' Exchange. By April 25th, 810 ballots had been received, divided as follows:

1. Do you favor a consolidation of The Merchants' Association with any or all of the following organizations: The Chamber of Commerce of San Francisco, the Merchants Exchange, and the Down Town Association?
Yes, 789; No, 17.

2. If you favor such a consolidation, do you authorize the Board of Directors of The Merchants' Association to arrange for such consolidation upon such terms and conditions as may seem to the Board most feasible and practical, and to take all necessary steps to carry such consolidation into effect and to transfer to the consolidated organization the personal property of The Merchants' Association of San Francisco?
Yes, 789; No, 17.

Three voted to except the Chamber of Commerce, desiring it to remain an independent body, and one voted for consolidation under certain conditions he himself set forth.

The question was submitted with the following explanation, which reports the progress of the movement down to date, as far as it can be made public:

To the Members of The Merchants' Association of San Francisco:

For some time there has been a growing feeling among the members of several of the commercial organizations of San Francisco that an amalgamation of these bodies into one large, strong association would promote the get-together spirit and that their work could thus be made more effective and have greater influence as representing the commercial community as a whole.

Your Board of Directors has shared this sentiment and has been in hearty sympathy with such a movement, as have also the governing bodies of several of the other associations.

A committee, composed of representatives from The Merchants' Association, the Chamber of Commerce, the Merchants' Exchange, and the Down Town Association of San Francisco, for some time past has been carefully considering the advisability and possibility of forming a new commercial organization to be practically an amalgamation of all the organizations named. The Joint Committee has been greatly impressed with the advantage that would be obtained by having one, big organization representing the varied interests of the city of San Francisco, and, after mature deliberation, the Committee feels that this can be accomplished. It is not practicable now to go into all the details of the proposed amalgamation, as they are not fully decided upon. In a general way, however, it is proposed to form one strong organization, with the combined membership of all of those merging, and to have different departments to carry on the different lines of work. Provision will also be made for subordinate boards or bureaus that may desire to conduct, as a separate organization, special work in districts or in certain lines of business.

It is believed that such a combined organization will attract many new members and soon have a membership of three or four thousand.

The membership of the Merchants' Exchange, at a meeting held April 4th, unanimously resolved in favor of the proposed amalgamation. The Joint Committee has also unanimously resolved for an expression of opinion on the subject from the members of the other three organizations, and your Board of Directors therefore now desires to ascertain the sentiment of the membership of The Merchants' Association, and, if favorable to such an amalgamation, to be empowered to act for the membership in carrying such consolidation into effect.

WHAT YOU MUST NOT DO UNDER THE EIGHT-HOUR LAW

It Is a Misdemeanor if You Permit a Superintendent to Violate Its Provisions.

The following summary of the provisions of the new eight-hour law for women has been prepared by the legal department of the Merchants' Association and distributed to all members:

In view of the fact that Assembly Bill No. 248, known as the Eight-Hour Law for Women, has passed the Legislature and been signed by the Governor, we give you, for your information, the following statement of what this new law prohibits, so that if you employ any female help, you may know how to act.

1. The provisions of this law apply to all females employed in any manufacturing, mechanical or mercantile establishment, restaurant, hotel or laundry, or telegraph or telephone establishment or office, or by any express or transportation company in this State, except females employed in the harvesting, curing, canning or drying of any variety of perishable fruit or vegetable.

2. No female in the establishments above set forth can be required or permitted to work more than eight hours during any one day of twenty-four hours, nor more than forty-eight hours in one week. This does not mean that females can work nine or ten hours on some one day and one or two hours less than eight hours on some following day during the week, even though the total hours of work aggregated only forty-eight in the week.

3. The eight hours of work in any one day may be performed any time, day or night, during the twenty-four hours of that day.

4. Every employer in any manufacturing, mechanical or mercantile establishment, laundry, hotel or restaurant, or other establishment employing any females, shall provide suitable seats for all females employed and shall permit them to use such seats when they are not engaged in the active duties of their employment.

5. Any employer who requires any female to work in any of the places mentioned in paragraph one more than eight hours during any day of twenty-four hours, or who shall fail, neglect or refuse to so arrange the work of females in his employ that they shall not work more than eight hours during any day of twenty-four hours, or who shall fail, neglect or refuse to provide suitable seats, as above mentioned, or who permits or suffers any overseer, superintendent, foreman or other agent of any such employer to violate any of the provisions of this Bill, shall be guilty of misdemeanor, and upon conviction thereof shall be fined for each offense not less than fifty dollars nor more than two hundred dollars or imprisoned in the County Jail not less than five nor more than thirty days, or both fined and imprisoned. This means that you must not require any female to work over-time, nor can you permit her to work over-time, however willing she may be to do so.

6. This Bill goes into effect sixty days from and after March 22, 1911.

The Merchants' Association has written the Board of Works suggesting that in view of the probable early beginning of the Beale-Street cut, the Board request the contractors to utilize the first dirt excavated in filling in the block on Beale Street between Bryant and Brannan Streets, and that the city have this dirt properly spread so that as soon as the street is filled to grade a temporary stone block pavement can be laid there and this improved thoroughfare can thus be made immediately available for hauling. Thus the teaming over East Street, Spear Street and Main Street to the new docks in that district will not be obliged to travel around by way of Bryant and First Streets.

The contractors have indicated a willingness to dump the first dirt excavated in this block on Beale Street if the city will undertake to spread it.

SERVICE IS THE VITAL FORCE OF BUSINESS

To be Tactful and to Do Things Graciously and Well, is a Contribution to Human Happiness that is Rewarded by Success.

The question is asked, "What do you believe is the vital force in business?" A good question, and I only hope that I can answer it in a way that will do the subject full justice. Broadly speaking, it is "SERVICE."

THE VITAL FORCE IN BUSINESS LIFE IS THE HONEST DESIRE TO SERVE. Business, it is well said, is the science of Service. He profits most who serves best.

At the very bottom of the wish to render service must be honesty of purpose and as I go along through life I see more and more that honesty in word, thought and work means success. It spells a life worth living, and in business, clean success.

Service in business must be everywhere; the desire and act of giving the customer just what he requires, to pack it securely, to ship it promptly, to invoice it correctly and to collect for it in a courteous manner are only part of the science of Service.

Service in business also calls for the willingness to accommodate, an active effort to do all reasonable things for one another and for the customer. It is a full appreciation that little details attended to grow into the big Results. You cannot count the profits on every transaction, but if you work with the guiding idea of Service in mind, YOU WIN.

Service means to be tactful, to do things graciously and to do them well. It's part of the science of Service to do business in a way that will leave the clearest, clearest impression of the ability to serve so that the customer will want to purchase again and again.

Every business, every individual, is open to criticism for the unnecessary curtness, the momentary laziness, the lack of cheerfulness or willingness in the doing of some things every day and each act of this nature interferes with the perfecting of uniform service.

Add to the desire to profit the willingness to earn the profit by rendering service, an earnest intention to improve, to progress intelligently, to be critical and work cheerfully and you, or any individual or business will have a plan that is bound to WIN.

Remember this also: The years ahead of you mean that you must be more able to render service than in the past. Are you, and is your business preparing for it?

Service and efficiency will be interpreted more broadly, will be more comprehensive every year and you must work to hold your relative position in the business world.

Think of the business world of the near future as a result of the growing appreciation of the science of service, the appreciation of the worker of his opportunities for self improvement and the consequent development of business institutions and the individual efficiency.

The prospect is a rosy one, and as you live but a little while, live sanely, work intelligently, prepare yourself and build your business so that you can appreciate and do a worthy part of the business world of the morrow.

The pleasantness of your work, your associations, your profit, will grow also, if you continue to do your part in the perfecting of your Business Service as your ideal.—From a talk given by Mr. Geo. F. Eberhard, president of The Geo. F. Eberhard Company, before the Business Science Club of San Francisco.

IF LEFT TO THE PEOPLE ALAMEDA WOULD JOIN US.

Out of a total vote of 2705 on the question of consolidating Alameda with San Francisco, the proposal to consolidate carried, at the Alameda municipal election of April 10th, by a majority of 357. The vote stood 1581 in favor and 1124 against, and the majority for consolidation was far greater than that given Mayor Noy for re-election.

The proposal carried in fourteen out of sixteen precincts, losing in one precinct by 12 and in the other by 20 votes. The total vote was nearly as large as that cast for mayor, which was 3049.

For this relatively thorough expression of opinion on the subject of consolidation much credit is due the Greater San Francisco Club of Alameda, under the chairmanship of Dr. Frederick W. D'Evelyn. The figures are significant of east-side sentiment in the matter. There is more than a chance that the feelings of the people of Alameda reflect those of the people of Oakland, and that if a vote were permitted in the larger city it would result very much the same way. To the casual observer it would seem to indicate that the Oakland opposition to the Wolfe amendment was not provoked so much by the fear of having Oakland "gobbled up," as the opposition so elegantly put it, as by the fear that the people might have something to say in the matter.

Full advice from the Association's attorney as to State corporation tax returns was furnished members of the Merchants' Association last month by circular, in which was set forth the requirements of the new law.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
Otis Elevator Company.	
GUSTAVE BRENNER	First Vice-President
Investments.	
R. S. ATKINS	Second Vice-President
Robert S. Atkins.	
BYRON MAUZY	Treasurer
B. Mauzy Piano Company.	
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BORDMAN	Room 247, 248 Market
RICHARD W. COSTELLO	O'Connor, Moffatt & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Vinci Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KIRKIN	Secretary and Superintendent
WARREN MANLEY	Assistant Secretary
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

Public Affairs.	
GEORGE C. BORDMAN, Chairman	BYRON MAUZY
R. H. SWAYNE	W. D. FENNIMORE
Publicity and Promotion.	
A. W. SCOTT, JR., Chairman	JOSEPH SLOSS
R. S. ATKINS	FRANK I. TURNER
HARTLAND LAW	
Trade and Finance.	
W. D. FENNIMORE, Chairman	GUSTAVE BRENNER
C. K. MCINTOSH	EUGENE J. BATES
W. N. MOORE	
BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.	
HENRY A. CAMPBELL	Engineer in Charge
D. A. HAGENS	Financial Secretary and Auditor

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co.	215 Sansome
Dolger, Wm.	255 California
Greenhood & Jansen.	405 Clunie Bldg.
Lester Herrick & Herrick	
Loxax, W. B.	Merchants Exchange Bldg.
McLaren, Goode & Co.	Chronicle Bldg.
	Thos. Clunie Bldg.

Price, Waterhouse & Co.	310 Sansome
Rove, C. V.	
Ruckstelt, John R.	Claus Spreckels Bldg.
Walker & Cooper	255 California
Hertz, Louis	149 California
ACEITYLINE GAS GENERATORS.	
Bullard, E. D.	Rooms 221-223, 268 Mkt.
ADDING MACHINES.	
Burroughs Adding Machine, W. W.	
Cooley, Sales Mgr.	717 Market

ADVERTISING.

Cooper, F. J.	18 Montgomery
Green, J. Chas.	
Stevenson and Clinton Park	
Johnston-Ayers Co.	130 Kearny
Olney-Moorhead Co.	305 Commercial Bldg.
Scott, F. E.	242 California
Walker Advertising Agency	
	Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
AMMINTO, N.	
The Peters Cartledge Co.	608 Howard
ARCHITECTS.	
Barth, Hermann	11 Kearny
Crim & Scott	455 Kearny
Colley, C. J.	Pacific Bldg.
Curlett, William	Phelan Bldg.
Dutton, L. B.	Chronicle Bldg.
Holmes, Edward L.	318 Pine

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

Leonard, Jos. A. 903 Phelan Bldg
 Meador, Douglas Bros. 353 Russ Bldg
 Meyer, Fred L. Humboldt Bank Bldg
 Meyers, Henry H. 1204 Klondike Bldg
 Mooser, Wm. 14 Montgomery
 Folk, Willis & Co. 1204 Klondike Bldg
 Reid Bros. 1204 Klondike Bldg

ARCHITECTS' AND ENGINEERS' SUPPLIES.
 Dietzen, Eugene 18 First
 Keuffel & Esser Co. 60 Second

ARCHITECTURAL TERRA COTTA.
 Gladding, McBean & Co. 31 Montgomery
 Art Glass Bldg.

ART GLASS.
 California Art Glass B. & Co. 765 Mission
 United Glass Works, Inc. 115 Truck
ART GOODS.
 Camp, S. & Co. 246 Post
 Sanborn, Vail & Co. 756 Mission
 Schuster Bros. 1218 Sutter
 Vickery, Atkins & Torrey 650 Sutter

ARTISIAN WELLS.
 Lowe, J. W. 7 Spear
AUTISIAN WELL TOOLS.
 American Forge Co. 109 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
 Johns, H. W., Manville Co. 127 Montgomery
ATHLETIC GOODS.
 Spaulding, A. G. & Bros. 168 Geary

ATTORNEYS-AT-LAW.
 Bancroft, Philip 1204 Klondike Bldg
 Blackman, P. Z. 420 Phelan Bldg
 Fleigenbaum, Sanford, Merch. Ex. Bldg
 Frank, Nathan H. Mer. Ex. Bldg
 Harris, E. S. 1204 Klondike Bldg
 Houghton & Houghton, Merchants Ex.
 Humphrey & Hubbard 706 Metropoli Bank Bldg.

Hutchinson & Hutchinson Call Bldg.
 Kellogg, Sheldon G. Crocker Bldg.
 Kiersey, A. D. 1204 Klondike Bldg
 Kierulff, T. C. Foxcroft Bldg.
 Kittle Allen I. 14 Montgomery
 McGee, Gavin 1204 Klondike Bldg.

McCutcheon, Edwin J. Merchants Ex.
 Morrison, Copeland 1204 Klondike Bldg
 Naylor, Chas. E. 420 Phelan Bldg
 Peixoto, Edgar D. 1204 Klondike Bldg
 Putnam, Osmond 613 California
 Schelline, S. 1204 Klondike Bldg
 Son, Chas. A. 837 Mission
 Smith, Sidney 2746 Dwyer

Thomas, Gerstle, Frick & Beedy 310 Sansome
 Wilson, John 1204 Klondike Bldg
MECHANICS' INSTITUTE BLDG.
 Wilson, Mountford S. 11 Montgomery
 Wise, Otto Irving, Gunbott, Bldg.
 Wolf, E. Myron, First Nat. Bank Bldg
 Wright, Allen G. 1018 Mills Bldg
 Wright, Geo. H. 1018 Mills Bldg

AUCTIONEERS.
 Chase, Fred H. & Co. 478 Valencia
 Wilson, The Auctioneer 1204 Klondike Bldg

AUTOMOBILES.
 Canning & Winton Auto Co. 1204 Klondike Bldg
 Leavitt, J. W. Co. 300 Golden Gate
 Pierce-Arrow Sales Co. 300 Golden Gate
 Pioneer Automobile Co. 724 Golden Gate
 Renault, Perera Selling 116 Van Ness Ave.
 Smith, A. J. 661 Golden Gate

AUTO-LIVERY AND TAXICABS.
 Auto Taxicab Co. 150 Golden Gate
 Pacific Taximeter Cab Co. 1266 Bush

AUTOMOBILE SUPPLIES.
 American Ever Ready Co. 756 Mission
 Chandler & Lyon Motor Bldg. 1204 Klondike Bldg
 Weinstock-Nichols Co. 601 Golden Gate
 Bemis Bros. Bag Co., Sansome & Vallejo
 Lazansky, B., Bag Co. 402 Battery
 Schmidt, Johann 239 Drumm

BAKERS, BREAD AND BUTTER.
 California Baking Co., Eddy & Fillmore
 Old Homestead Bakery, 3260 Nineteenth
 Young & Swain Baking 788 Devisia

BANKS AND BANKERS.
 American National Bank 427 California
 American and London 1204 Klondike Bldg
 Bank 1204 Klondike Bldg
 Anglo-California Trust Co. 1204 Klondike Bldg
 Anglo-California Trust Co. (Mission Branch) 16th and Mission
 Bank of California 22 California
 Bank of Italy 662 Montgomery
 Batcher, Geo. 1204 Klondike Bldg
 Canadian Bank of Commerce 1204 Klondike Bldg
 Crocker Nat. Bk. 1204 Klondike Bldg
 Donohoe-Kelly Banking Co. 100 Mt.
 French-American Bank of San Francisco
 German S. & L. Society, 526 California
 Humboldt Savings Bank 1204 Klondike Bldg
 International Bank & Co. Mills Bldg
 Marine Trust and Mortgage Bldg. 100 Market

BANKERS' AND BANKERS' SUPPLIES.
 Mercantile National Bank 464 Cal.
 Meyer, Daniel 246 Pine
 Mission National Bank 1204 Klondike Bldg
 Mission Savings Bank, Valencia & 16th
 Mutual Savings Bk. of S. F. 708 Mt.
 Savings Bank 1204 Klondike Bldg
 Market & O'Farrell Sts. & Grant Ave.
 Security Savings Bank, 101 Market
 Swiss-American Bank 12 Sansome
 Wells-Fargo-Nevada National Bank
 Western Metropolitan National Bank, The
 Yokohama Specie Bank, 415 Sansome

BARRISTERS' SUPPLIES.
 Deckelmann Bros. 162 Truck
BEDS AND SPRINGS-IRON AND BEDDING.
 Rudger-Merle Co. Bay & Stockton
 Simons Mfg. Co., The 986 Howard

BELT BOTTLERS.
 Blue and Gold Bottling Co. 2746 16th
 Frederickburg Bot. Co. 150 Alva
 Hupp, John & Son 1800 Bryant
BELT BOTTLERS.
 Scandinavian Belting Co., The 11 Fremont
BELT BOTTLING-LEATHER.
 Cook, H. B. Belting Co. 31 Howard
 Degen Belting Co., L. P. 350 Mission
 Graton & Knight Mfg. Co. 30 Fremont
 Heine, J. C. 1204 Klondike Bldg
 Pacific Mill & Mine Supply Co. 608 Mission

BOLT MANUFACTURERS.
 Eureka Bolt Works 67-53 Mission
 Keystone Bolt Works, Main & Fillmore
 Pacific Bolt Works 405 Main
BOLT MANUFACTURERS.
 Payne's Bolt Works 133 Howard
BOND DEALERS.
 Rollins, E. H. & Sons 63 First
 Malloy, J. C. 1204 Klondike Bldg
BOOK BINDERS.
 Hicks-Judd Co., The 63 First
 Phillips, Wm. H. Co. 714 Sansome
BOOKS AND STATIONERY.
 Cunningham, Curtiss & Welch, 665 Mt.
 San Francisco News Co. 747 Howard
 Whitaker & Ray-Wiggin Co. 770 Mission

BOOTS AND SHOES-RETAIL.
 Heim, F. M. & Co. 1204 Klondike Bldg
 Koenig Shoe Co., The Kearny & Post
 Philadelphia Shoe Co. 826 Market
 Rosenbaum, J. C. 161 Post
 Royal Shoe Co. 738 Market
 Walk-Over Boot Shop, 764 Market
 Wolf, H. & Bro. 1609 Fillmore
BOOTS AND SHOES-VIOLESALE.
 Buckingham & Hecht, 24 and 26
 Nahn, Nickelsburg & Co. 667 Mission
 George and Marvin Shoe Co. 723 Mission
 Nolan-Earl Shoe Inc. 1214 Mission
 United Workmen's Boot & Shoe
 Williams, George 156 Second
 Young, Geo. H., Inc. 207 Second

BOX FACTORIES.
 California Box Co. 1244 Flood Bldg
 Korbel Box Factory 2014 Bryant
 Pacific Box Co. 1204 Klondike Bldg
BRICK-BUILDING, PAVING AND SEWER.
 Golden Gate Tile N. E. Cor. Bay and Powell
BREWERS.
 Albion Ale & Porter Brewery 484 O'Farrell
 Hibernal Brewery 1241 Howard
 Loebbaum & Co., A. H. 132 Bluxome
 Union Brewing Mfg. Co. 18th and Florida

BREWERS' AGENTS.
 Olympia Brewery Co. 1204 Klondike Bldg
BREWERS' AND BOTTLERS' SUPPLIES.
 Bauer Schwartzler Co. 660 Sacramento
 BROS. & SONS, 518 Mission
 Bunker, C. D. & Co. 614 Sansome
 Hofsweins, C. & Co. 611 Wash.
 Mayhew, F. E. & Co. Battery & Wash.
 Mission Brewery 616 Battery
 Swayne, Hoyt & Co. 412 Battery

BROKERS-MERCHANDISE AND GENERAL.
 Booth, F. E. & Co. 91 Drumm
 DuVal, W. M. & Co. 112 Market
 Mallard & Schmiedel 207 Front
 Pierce, C. E. 242 California
BROKERS-STOCK, BOND, GRAIN
 Barth, J. & Co. 480 California
 Girvin & Eyre Merchants Ex. Bldg.
 Hupp, John & Son 1800 Bryant
 Politzer, Alex. 619 California
 Politzer, Edw. & Co. 419 California
 Tabor & Co. 33 Bush

BUILDING AND LOAN ASSOCIATIONS.
 Continental B. & L. Association 1204 Klondike Bldg
 Pacific States Savings & Loan Company 669 California
BUILDING MATERIALS AND SUPPLIES.
 Levy, Oscar S. 15 Second
 Lilley & Thurston Co., The 82 Second
 Waterbury & Co. 1204 Klondike Bldg
 Western Builders Supply Co. 650 Mission

BUILDING CONSTRUCTION.
 Hicks Co., Lewis A. 1204 Klondike Bldg
 Lindgren Company 954 Monadnock Bldg.
BUTCHERS.
 Bayle-Lacoste & Co., California Market
 Herman, Benj. & Son, Bush & Franklin
 Lesser Bros. Co. 377 Market
 Levy, Arthur 1204 Klondike Bldg
 Meyer, J. & Co. California Market
 Miller & Lux 1204 Klondike Bldg
 Patek, F. & Co. 916 Larkin
 Thompson, W. F. 2849 California
BUTCHERS.
 Pac. Butchers' Sup. Co. 211-216 Fourth
CAN MANUFACTURERS.
 American Can Co. 10th floor, Mills Bldg.
 Cal. Canneries Co. 18th & Minnesota
 Cal. Fruit Cannery Assn. 120 Market
 Golden State Asparagus Co. 16 Calif.
 Hunt Bros. Co. 112 Market
 Spanish-American Food Co. 180 Erie

CAPITALLISTS.
 Bishop, Chas. H. Co. 1204 Klondike Bldg
 Borel, Ant. & Co. 440 Montgomery
 Dean, W. E. 305 Kohl Bldg.
 Delger Bldg. 6th and Market
 Fontana, Mark J. 120 Market
 Mackay, Clarence H. New York City
 Martin, Walter S., First Nat. Bank Bldg.
 Moore, J. C. 1014 Klondike Bldg
 Payot, Henry 908 Ellis
 Phelan, James D. Phelan Bldg.
 Smith, F. M. Albany Block, Oakland
 Spring Valley Water Co. 375 Sutter
 Thompson, R. R., Estate Co. 436 Merchants Exchange Bldg.
 Wray, E. H. Co. 123 Geary

CARROUSEL AND GRINDING MACHINERY.
 Ward, Fred, & Son First & Howard
CARPETS AND CURTAINS.
 Robinson & Gillespie 1061 Sutter
 Murray, S. C. 1225 Fell St.

CARPETS.
 Hulise-Bradford 986 Mission
 Walter, D. N. & Co. Stockton and O'Farrell
 Spaulding, J. & Co. 353 Tehama

CARRIAGE COMPANIES.
 St. Francis Carriage Co. B'way & Polk
CARRIAGE AND BUGGY MANUFACTURERS.
 Grave, B. & Co. 732 Brannan
 Larkins & Co. 276 Guerrero
 Studebaker Bros. Mfg. Co. 1204 Klondike Bldg

CASH AND PARCEL CARRIERS AND PNEUMATIC TUBES.
 Cutting, Geo. 1405 Claus Spreckels Bldg.
 Lamson Consolidated Store Service Co. 1204 Klondike Bldg.

CASH REGISTERS.
 Autographic Register Co. of S. F. 38 Clementina
 National Cash Register Co. 1204 Klondike Bldg

CEMENT MANUFACTURERS.
 Pacific Portland Cement Co. 1204 Klondike Bldg
CEMENT MANUFACTURERS.
 Henderson, John, President Mt. Olivet Cemetery 402 Head Bldg.

CHAIN MANUFACTURERS.
 Heywood Bros. & Wakefield Co. 737 Howard
CHAMPAGNE.
 Greenway, E. M. Kohl Bldg.

CHEMICAL AND ELECTRICAL CHEMISTS.
 Braun-Knecht-Helmer Co. 676 Mission
 Curtis, J. M. & Son 108 Front
CHOCOLATE MANUFACTURERS.
 Ghirardelli, D. Co. 340 North Point
CHROMOMETERS AND NAUTICAL INSTRUMENTS.
 Butler, Geo. 366 California
 Weite, Louis, Co. 6 California

CHIMNEYS AND CHIMNEY PIPE.
 Clawson, L. E., Inc. 1204 Klondike Bldg
CHURCH GOODS.
 O'Connor Co., Inc. 39 Taylor

CIGARETTE MANUFACTURERS.
 Blackmer, W. C. 201 Montgomery
 Bouquet-Cohn Cigar Co. 134 Front
 Ehrman Bros. & Co. 134 Front
 Gustaf, A. A. 1204 Klondike Bldg
 Heyneman, Herman, & Son, Inc. 325 Van
 Lane & Connelly 26 Front
 Ordstein, Max 2121 DeVadero
 Pollak, Arnold 616 Battery
 Willard Bros. 316 Battery
 Wolf, Edward Co. 161 California

CIGARETTE MANUFACTURERS.
 Holman, John Co., Battery & Commercial
CIRCULAR DISTRIBUTORS.
 Well, Wm. M. 27 Stevenson

CLOCKS AND TIME INSTRUMENTS.
 Self-Winding Clock Co. 235 Monty
CLARK AND SUT HOUSES-RETAIL.
 Clark & Co. 1062 Market

CLARK AND SUT HOUSES-RETAIL.
 Greater San Francisco Clock Co.
 Heitler, L. Market & Taylor
 Hirsch, L. 325 Post
 Ranshoff, L. 325 Post
CLARK AND SUT HOUSES-WHOLESALE.
 Lesinsky Bros. 164 Sutter
 Meyer, Clark and Sutter House 114 Sansome

CLOTHIERS.
 Atkins, Robert 163 Sutter
 Berger, Nat. 356 Market
 Berger, Sam 356 Market
 Brown, J. C. 10 East
 Brown Bros. & Co. 664 Market
 Carroll & Tilton Co. 735 Market
 Davis, Mark 1016 Market
 Frank Bros. 1016 Market
 Hastings Clothing Co., Post & Grant Ave.
 Heller, H. W. 325 Foxcroft Bldg.
 Hirsch Bros. 349 Kearny
 Kelius, Chas. & Co. 150 Post
 Lillienfeld, Alfred, & Co., Kearny & Post
 Lyons, Henry, & Sons 122 Kearny
 Fauson & Co. Kearny & Sutter
 Raphael, J. W. 325 Foxcroft Bldg.
 Toos Bros. Market & Stockton
 Wood, S. N. & Co. 4th & Market

CLOTHING-HOLESAL.
 Alexander & De Long 124 Sansome
 Hoffman, Rothchild & Co. 618 Market
COAL DEALERS.
 Allen, Chas. J. 120 Chronicle Bldg.
 Gurnea, J. S. & Co. 720 Folson
 Lewaid, Sanford G. Co. 2036 O'Farrell
 Lillienfeld, Alfred, & Co. 122 Kearny
 Oregon Coal & Navigation Co. 600 Pacific
 Pacific Coast Coal Co. 340 Steuart
 Hiram, Fred, San Jose, 1024 Mer. Ex.
 Stafford, W. G. Co. 430 California
 Western Fuel Co. 430 California

COFFISH DEALERS.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COLLECTION AGENCIES.
 Curtin, D. A. 601 Monadnock Bldg
 Merchants' Mutual Savings Bank Bldg.
COMMISSION MERCHANTS.
 Atchison, B. M. & Co. 2650 Sacramento
 Bland, J. C. 325 David
 Botto, N. & Co. 303 Washington
 Camponedolo & Burns 106 Wash.
 Collins, Thos. W. & Co. 34 Davis
 Cutter, E. B. Co. 608 Merchants Ex.
 Detela, M. P. 209 California
 Dugan, George 46 Spear
 Draz, Francis & Co. 57 Post
 Dunbar-Hansen Co. 322 Drumm
 Edwards, J. C. 122 Front
 Galli, A., Fruit Co. 228 Washington
 Garcia Bros. & Alken 116 Washington
 Griffith-Duff, D. Co. 310 Clay
 Higgins Bros Co. 317 Drumm
 Jacobs & Malcolm 122 Front
 Hopkiss, L. J. Co. 419 Front
 Hyman Bros. Co. 609 Kohl Bldg.
 Jackson & Davidson 419 Front
 Jacobson, Belmers & Co. 304 Davis
 Judin, H. U. Co. 225 Washington
 Kettle, H. de W. Union Trust Bldg.
 Landsberger & Son Sheldon Bldg.
 Lewis-Simas-Jones Co. 429 Davis
 Levy, A. J., Zentner Co. 429 Davis

CONFECTIONERS-RETAIL.
 Blum's Confectionery 1204 Klondike Bldg
 Hirsch, L. 325 Post
 Lechten Bros. 1242 Devisadero
 Mackay, Clarence H. New York City
 McKeon, Bloom, Inc. 1204 Klondike Bldg
 Ruffaux, L. 211 Powell
 Townsend's, Inc. 46 Market

CONFECTIONERS-WHOLESALE.
 Deming, L. Sup. Co. 325 Pacific
 McBride-Rothschild Confection Co. 1204 Klondike Bldg
 Rhine, Henry, Co. 19th & Bryant

CONTRACTORS.
 Chadwick & Co. 1204 Klondike Bldg
 City Street Improvement Co. 1204 Klondike Bldg
 Clinton Fireproofing 341 Monadnock Bldg.
 Hansen, F. L. 127 Montgomery
 Ranney Concrete Co. 624 Crocker Bldg.
 San Francisco Bridge Co. 1204 Klondike Bldg
 Thompson Bridge Co. 103 Main

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

COPIES.
 Alaska Fish Co. 10 Main
 Union Fish Co. Clay and East

INSURANCE—LIFE.
Dundas, Wm. A. Asst. Vice-Pres. West-
ern States Life Ins. Co., 108 Walnut
Pacific Mutual Life Ins. Co., 318 Pine
West Coast Life Ins. Co., 348 Pine

INSURANCE—SURETY.
Pacific Surety Co., First Nat. Bank Bldg.

INTERIOR DECORATIONS.
Schneitz & Vollmer, 1930 Van Ness

INVESTMENTS.
Jennings, Rufus P., Merchants Ex.

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co., 302
Crockett Bldg.

IRON, ORNAMENTAL.
Sartorius Co., 15th and Utah

IRON WORKS.
Moore & Scott Iron Works, 215 Harrison
Main & Howard

Ocean Shore Iron Works, 550 Elgin
Ridson Iron Works, Hooker & Lent Bldg.

Vulcan Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.
Berg & Carter Co., 604 Mission
Woods & Huddart, 356 Market

**JAPANESE PRODUCTS AND FANCY
GOODS.**
Solomon, C. Jr., 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros., 114 Sansome

JEWELERS—RETAIL.
Andrews, A., 60 Kearny
Baldwin Jeweler, 23 Kearny

Glindemann, W., 813 Market
Hammersmith & Co., Sutter & Grant Av.

Hirschman & Co., 220 Grant Ave.
Isaacs, Abe, 756 Post

Radtke & Co., 218 Post
Shreve & Co., 105 W. & Post

Sorensen, James A., & Co., 715 Market

JEWELERS—WHOLESALE.
Abrams, Henry M., 717 Market
California Jewelry Co., 704 Market

Frau & Green, 112 Kearny
Dindelspiel, 109 S. 150 Post

Dorrance-Battin Co., Chronicle Bldg.
Fenberg, A. & Co., Post & Kearny

Greenswale, Geo. W., 150 Post
Hall, A. I. & Son, 150 Post

Judge, Alphonse, 704 Market
Mayer & Wolfenbarger, 150 Post

Nordman Bros., 150 Post
Schussler, M., & Co., 704 Market

JEWELERS' SUPPLIES.
Glacobi, Louis A., 222 Kearny
Muhs & Lochbaum Co., 114 Kearny

KNITTED GOODS.
Pfeister, J. J., Knitting Co., 739 Market
Gantner & Matern Co., 80 Geary

**KODAKS AND PHOTOGRAPHIC
SUPPLIES.**
Eastman Kodak Co., 86 Third

LADIES' FURNISHING GOODS.
A. Crocker & Co., 21 Sansome
Davis, Schonwasser & Co., 21 Sansome

Grant Ave. & Sutter
Magna, I. & Co., Grant Ave. & Sutter
Newbauer Bros., 37 Battery

Paragon, The, Grant Ave. & Geary

LADIES' TAILORS.
Flamm, C., 140 Geary

LAMPS.
Boesch Lamp Co., 1125 Mission
Buyer Lamp Reflector & Electric Sign
Co., 528 Gough

LAUNDRIES.
La Grande Laundry Co., 234 Twelfth
Metropolitan Laundry Co., 18 Harrison

National Laundry Co., 3844 Eighteenth
Francisco Laundry, 1408 Turf
White Star Laundry, 1818 Eighth

**LAUNDRY MACHINERY AND
SUPPLIES.**
Pacific Laundry Supply Co., 234 Twelfth

Troy Laundry Mach. Co., 581 Mission
Western Laundry Machinery Co., 234 Twelfth

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.
Goslinnack & Co., 747 Sansome
Kohlberg & Co., 626 Washington

LEATHER AND LEATHER GOODS.
Brooks & Adams Co., 431 Battery
Hartman & Larsen, 62 Washington

Kaufman, Davidson & Semml, 317 Geary

LINE, CEMENT AND PLASTER.
Cowell, Henry, & Co., 3 Main
Holmes Lime Co., Monadnock Bldg.

Nevada Gypsum Co., The, Pacific Bldg.

LITHOGRAPHERS.
Britton & Rey, 660 Sacramento
Gateway Lithography Co., 512 Howard

Olsen, O. E., Lithograph Co., 330 Jackson
Schmidt Lithograph Co., 24 & Bryant

Union Lithograph Co., 741 Harrison

LIVERY STABLES.

Kelly, Thomas, & Sons, 1629 Pine

LUMBER DEALERS.

Acme Lumber Co., Sixth & Channel
Albion Lumber Co., 145 Berry

Casper Lumber, 110 Kohl Bldg.
Collins, Geo. H., 502 California

Coolley, E. D., 2401 San Jose Ave.
Dodge, J. J., 16 California

Dolbeer & Carson Co., Merchants Ex.
Dray, Chas. D., Merchants Ex.

Gray & Harrell Co., 23 Grant Ave.
Foot of Third St.

Greenwald, Otto H., 216 Pacific
Hammond Lumber Co., 260 California

Hahn, F. A., Co., Santa Cruz
Hohler, J. J., 16 California

Hooper, C. A. & Co., Balboa Bldg.
Howard, E. J. & A., 110 Market

Hume, G. W. & Co., 713 Marvin Bldg.
Krus, J. H., Twenty-third & Shotwell

Pacific Lumber Co., 216 Pacific
Pope & Talbot, Foot of Third St.

Port & Kelly Mill Co., 16 California
Schouten, J. W. & Co., 728 Bryan

Seymour & Elliot, 142 Townsend
Impson Lumber Co., 112 Market

Shade, S. W. & Co., 112 Market
Soule, John P., 112 Market

Standish Hickney Lumber Co., 112 Market
Tacoima Mill Co., 310 Sansome

Templeman, Henry, 42 Market
Thompson, J. J., 16 California

Union Lumber Co., Crocker Bldg.
Van Arsdale & Co., 112 Market

Whiting, G. W., Fifth & Brannan
White, F. C., 500 Crocker Bldg.

**MACHINERY AND ENGINEERS' SUP-
PLIES.**
Bacon, Edw. R., 399 Monadnock Bldg.

California Hydraulic Engineering Co.,
399 Monadnock Bldg.

California Tool Works, 181 Benie
Comstock & Co., 623 Market

Cyclops Iron Works, 223 Main
Ewins, H. D., 223 Main

Garratt, W. T. Co., Fremont & Polson
Henshaw-Bulkley Co., 19 Fremont

Marshall & Co., 116 Stewart
Marwedel, C. W., 55 Main

Moore, Chas. W. & Co., 55 Main
Pacific Tool & Supply Co., 393 First

Pennington, G. W. & Sons, 313 Polson
Freer, Sam, 536-555 Third

Rix Compressed Air & Drill
Union Oil Co., 219 Spear

Insurance Bldg., California Battery
Young, A. L. Machinery Co., 28 Fremont

MANUFACTURERS' AGENTS.
Alden, E. H., 576 Mission

Contes, A. H., 576 Mission
Elmdorf, Frank M., 211 Market

Freer, Sam, 536-555 Third
French & Lintforth, Wells Fargo Bldg.

Glass & Pels, 117 Market
Hudson, J. H., 576 Mission

Lucasome & Isaacs, 322 Ness
Maydwell Co., The, 461 Market

Muched, A. B., 218 Bush
Morgan & Allen Co., 218 Bush

Robinson Bros., Third & Mission
Salch, Geo. G., 113 Market

Seongens, F. M., 509 Mission
Simmons, S. E. Co., 114 Sansome

MEN'S FURNISHING GOODS—RETAIL.
Bullock & Jones, Post & Kearny

Ellis, J. H., 113 Market
Dorey & Cunningham, 7 Stockton

Hansen & Elrick, 353 Montgomery
Henderson, C., 1017 Valencia

Togger, The, 1017 Valencia

**MEN'S FURNISHING GOODS—
WHOLESALE.**
Cluett, Peabody & Co., 820 Howard

Cleese, John P., Co., 18th & York
Lyons, Chas. J., 19th & Harrison

Hoe, John, Co., Rhode Island & Alameda

MERCHANT TAILORS.
Bernstein, Sam., Sutter & Montgomery

Growth, W. L. Co., 184 Market
Jacobi, J. M. & Co., Sutter & Montg.

Lyons, Chas. J., 19th & Harrison
Reid, J. & Son, 719 Market

Stell, Henry, Co., 642 Market
Ulrich, J. J., 189 O'Farrell

Valentine, R., 189 O'Farrell
Williams & Berg Co., 110 Sutter

METAL WORKS.
Finn, John, Metal Works, 384 Second

Fleisch, M. W., 153 First

**MICROSCOPES AND BIOLOGICAL
SUPPLIES.**
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.

Columbia Dairy, 221 Franklin

Jersey Farm Co., 426 Eighth
Standard Milk Co., 3201 Sixteenth

MILLINERY.

Glutcher-Schultz Co., 731 Market
Hicks & Land, 882 Market

Holz & Nathan, 86 Third
Jacob, A. & Co., 833 Market

Muller & Raas Co., 833 Market
Simon Millinery Supply Co., 833 Market

Spencer & Hume, 833 Market
Zobel's Millinery, 23 Grant Ave.

MINERAL WATERS.

Shakers, Chas. & Co., 128 Eureka

Shasta Water Co., 5th & Brannan

Union Seltzer Water Co., 386 Ninth
Witter Medical Springs Co., 315 California

MIXED COMPANIES.

Alaska Trade Well Mfg. Co. Mills Bldg.

Bourn, W. B., 2650 Webster

Hammon, W. C., Alaska Com'l Bldg.

Ralston, W. C., 201 Sansome

MINING MACHINERY.

Hendy, Joshua, Iron Works, 75 Fremont

MOTORCYCLES.

Hendee Mfg. Co. (Pac. Coast Branch)
234 Van Ness

MULTIGRAPHING.

Multigraph, Pacific City Co., 818 Monadnock Bldg.

NECKWEAR MANUFACTURERS.

Heineman, H. M., 130 Bush

Samter, L. & S., 118 Mission

NECKWEAR WHOLESALE.

California Neckwear, 144 Sansome

NEWS DEALERS.

Poster & Orear, 118 Ferry Bldg.

NOTARIES PUBLIC.

Levy, Eugene W., 560 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.

Notions and Smokers' Art., 87 Battery

Son Bros. & Co., 337 Mission

NUT DEALERS.

Sunset Nut Shelling Co., 245 Clay

OFFICE APPLIANCES.

Wright, F. F. & Co., 118 Mission

OFFICE FILING DEVICES AND SYSTEMS.

Yawman & Erbe Mfg. Co., 712 Mission

OPTICIANS.

Bertelling Optical Co., 186 Geary

California Optical Co., 181 Post

Chino-Berth Optical Co., 120 Geary

Hirsch & Kaiser, 181 Post

Kahn, Geo. H., 34 Kearny

Kahn, Henry, 34 Kearny

OYSTER DEALERS.

Darbee & Immel, 245 O'Farrell

Morgan Oyster Co., The, 614 Third

PACKERS OF CALIFORNIA FOOD.

Armstrong, J. K. & Co., 627 Howard

PACKERS OF CANNED SALMON.

Alaska Packers' Ass'n., 113 Battery

Swanwick & Co., 113 Battery

PACKING HOUSE PRODUCTS, TAL- LOW & COTTONSEED OIL.

Willits & Patterson, 116 Pike Bldg.

PAINTS AND OILS.

Bass-Heuter Paint Co., 816 Mission

Clinch, C. G. & Co., 144 Davis

Nason, R. P. & Co., 301 Mission

Fuller, W. P. & Co., 301 Mission

Magner Bros., 419 Jackson

Nelson, R. P. & Co., 105 Potrero

Sherwin-Williams Co., The, 44 Grand

Whitler-Coburn Co., Howard & Beale

PENBLINDERS AND PAPER HANGERS.

Brace, J. H., 791 O'Farrell

Fraser, John P., 791 O'Farrell

St. Denis, J. Co., 1045 Sutter

PAPER MANUFACTURERS.

Taylor, Paper Co., 1818 Davis

Willamette Pulp & Paper Co., 722 Montgomery

PAPER, PAPER BAGS AND PAPER.

Blake, Moffit & Towne, 1400 Fourth

Honesty & Co., 118 First

Cal. Paper Box Co., 3175 Seventh St.

Crown-Columbia Pulp & Paper Co., 79 O'Farrell

Fleishacker, A., Alaska Commercial Bldg.

Pacific Coast Paper Co., 545 Mission

Swanwick & Co., Agt. Graham Paper Co.

St. Louis, Mo., 484 Market

Willmar, H. R., 360 California

Willmar, H. R., Battery & Jack'n

PATENT DOOR OPENERS AND CLOS- ING DEVICES.

Rischmuller, Geo., 37th St. Oakland

PATENTED DEVICES, TOOLS AND M. P. SHELL MFG. CO.

Reed, W. H. & Co., 230 Main

PATENT MAKERS AND MILL WHIGTS.

Reed, W. H. & Co., 230 Main

PERFUMES.

Rieger, Paul, & Co., 116 First

PHARMACEUTICAL PREPARATIONS.

California Pig Syrup Co., 392 Church

Cal. Pharmacy Co., 392 Church

Scott & Gilbert Co., 17th and Wood, Oakland

Viavi Co., 17th and Wood, Oakland

West Disinfecting Co., 53 Taylor

PHOTOGRAPHERS.

Bushnell Photo Co., 1144 Market

Waco, R. P. Co., 1144 Market

Weldner, Chas., 787 Market

PHYSICIANS AND SURGEONS.
Bryant, Edgar R., M. D., 350 Post

DeVries, Frederick W., M. D., 350 Post

Gibbons, Henry, Jr., M. D., 350 Post

McNutt, W. F. M., F. O. Box 2144, S. F.

Merritt, George W., M. D., 2323 Wash'n

Palmer, Geo. H. M. D., 2418 Cal.

Pischel, Kaspar, M. D., Butler Bldg.

Rosenstein, Julius M. D., 216 Stockton

Selfridge, Grant, M. D., 703 Schroth Bldg.

Sherman, Harry M., M. D., 2125 Jackson

Victor, G. M. D., 381 Bush

Watkins, Jas. W., M. D., 291 Sutter

Western Square Bldg.

PIANO AND ORGAN DEALERS.
Allen, Wiley B., Co., 310 Sutter

Baldwin Co., The, 310 Sutter

.....26 MINT ADV

Merchants' Association REVIEW

CIRCULATION 2,400 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association. No personal, partisan or sectarian question admitted to these columns. No advertisements are inserted and no subscription price is charged. Communications must bear the signature of the writer. Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

AFTER CONSOLIDATION.

We have endeavored to give some intimation in this "Review" of the way in which the Association's Bureau of Inspection does its work, and to furnish a hint to the tax-payer as to how vital to him, in a dollars-and-cents way, that work is. We wish here to call attention to the fact that it cannot be done for nothing; that, like any other valuable thing, it costs money; and that it will cost just as much after the consolidation of commercial bodies as a reality as it does now.

It is, and will continue to be, an immense and difficult labor. Millions of dollars are being spent by the city on public improvements that can be absolutely ruined by carelessness and bad workmanship, not to speak of dishonesty. Unless these improvements are to be a continual drain on the revenues of the city for repairs, and are to call for replacement long before their time, so that more bond issues for the same objects will be needed before the present bonds are redeemed, they must be critically examined at every step of the way by experts of the highest technical knowledge and skill, and beyond reach or suspicion of political influence.

The Merchants' Association does nothing half-way—sees no economy in poorly paid, inferior men. The agents it hires to carry on its activities are competent persons, and their services are not to be had for nothing. This is especially true of the Bureau of Inspection.

Sometimes it costs money to save money, and the case of the bond issue improvements is one of the times. This inspection is saving the tax-payers of San Francisco hundreds of thousands of dollars and giving their city public works of which they may be proud. If they do not know exactly how much they are being saved by it, it is because you cannot figure a loss that was not permitted to occur.

Now some of the subscribers to the special inspection fund, or some that ought to be subscribers to it, are holding up their subscriptions for fear they will not be needed after the commercial organizations have affected the consolidation on which they have been at work for the past six months. They should disabuse their minds of any such idea. If the consolidation is accomplished, the consolidated body will need all the dues it gets to carry on and expand those activities that the different organizations are now carrying on for the benefit and promotion of the interests of the city in a general way. There will be just as much work of that kind to be done. It is to be

hoped there will be more—that for the prosperity of the community, new fields will be discovered in which collective action for San Francisco's benefit will prove profitable. There is here no prospect of a surplus, magically generated by consolidation, to provide for the work of the Bureau of Inspection—the work of protecting the taxpayer's pocket in a hundred ways of which he, as an individual without technical training, would be wholly incapable. That must be supplied after consolidation exactly as it is being supplied today, or the work cannot be continued.

Thus far there has been no failure of revenue for this purpose. It is to the interests of the tax-payers of San Francisco to make sure that there shall not be.

THIS IS YOUR BUSINESS.

Cracker crumbs in bed are about as comfortable as the conscience of the Conscientious Citizen who wakes up the morning after registration has closed and remembers that he forgot that vital function.

The Conscientious Citizen is always conscious of the fact that he is a Conscientious Citizen—conscious of it and proud of it. He delights to talk politics among his fellows, and is always for the right kind of politics, and is persistently delighted with himself because he IS for the right kind of politics. It warms his heart and swells his chest to think how strong he is for just the right thing politically. And how he loves to tell which way he is going to vote!

Follow that proud spirit the day he realizes that he can't vote at all. Watch his wanderings and evasions and dodgings about, his tricks and stratagems, his shifts and devices. See him turn corners cautiously in the fear that he may too suddenly meet a friend. Hear him, his cherished theme grown painful, cease referring to politics, and observe with what a small and feeble voice the guilty wretch mentions the grand old subject of "civic duty."

Then, in a few days, watch balked and thwarted nature struggle to assert itself. Hear the Con. Cit's eloquence return; his curbstone philippics, his street-car diatribes. Trace, on features one-time noble, the crafty smirk of self-conscious delinquency. Watch the progress of his moral ruin. When he can stand it no longer, hear him begin to lie. Hear him declare once more, boldly, to avert suspicion, how he is going to vote, when he knows in his soul he is not going to vote. When election day comes, see him dodge the polling place, certain that his neighbors must have made a point of hunting for his name on the register where he well knows it is not. Down the back street to the office, for him. And then hear him for days afterward feeling his way in conversation with his fellows in the effort to find by indirection whether they, too, know his secret shame.

Better it were for that man that his wife should catch him with a month-old letter in his pocket which he had forgotten to mail!

Don't be it. Never mind when registration closes. Make sure you are registered. Do it now.

Senator E. I. Wolfe was entertained at luncheon by the Directors of the Merchants' Association, at the Palace Hotel on April 21, 1911, in recognition of his services in behalf of Greater San Francisco. The Sen-

ator detailed some of the more interesting features of the battle over the Wolfe amendment, and urged closer relations between the commercial organizations of San Francisco and the city's representatives at Sacramento.

FIVE DIRECTORS ARE NAMED FOR RE-ELECTION.

The Nominating Committee of the Merchants' Association has nominated the following Directors for re-election, their terms being about to expire:

M. H. Robbins, Jr.
A. W. Scott.
C. K. McIntosh.
W. D. Fennimore.
Joseph Sloss.

The Nominating Committee consists of the following: Andrew M. Davis, Frank J. Symmes, R. B. Hale, F. J. Koster, A. H. Vail, Rolla V. Watt and W. J. Dutton.

TREES ON GOAT ISLAND NEED HELP THE FIRST YEAR.

The Merchants' Association will contribute \$25 towards the expense of cultivating the plantation of trees on Goat Island made during the past season by commercial organizations about the bay. The work was in charge of the Berkeley Chamber of Commerce, which informs the Association that the planting is complete, but the United States District Forester declares the seedlings must be cultivated at least twice during the summer to get them through the first year.

WELCOME TO OUR CITY!

At last the "Review" has a local "esteemed contemporary," the "Chamber of Commerce Journal." The initial number shows the work of the Chamber, and contains a list of its foreign connections, together with a report from the Chamber's Washington Bureau, a survey of national exports, imports and trade balances, a comparative statement of bank clearings, and a generous measure of well selected matter of commercial interest, besides a list of the Chamber's membership. The "Review" welcomes the "Journal" and hopes its announced efforts to "increase local commerce, manufactures and all activities centered at San Francisco" may meet with the fullest measure of success.

Director W. D. Fennimore, of the Merchants' Association, has been granted leave of absence until the end of the present fiscal year. He will be absent from the city until about August 1st on a trip to Europe.

Progressive institutions of all sorts help spread the fame of a city. The Associated Charities of Syracuse, N. Y., is the latest one to write for information on the Charities Endorsement plan of San Francisco.

The American Civic Association is beginning to work for a fireless Fourth of July for next year. It will attempt to create sentiment that will repress the use of explosives in all the larger American cities.

Spokane grocers have decided not to vote for political candidates who do not pay their bills.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., JUNE, 1911

No. 178

SAN FRANCISCO MERCHANTS SEE THE AWAKENING OF A NEW EMPIRE

Wholesalers' Excursion to the Sacramento Valley and Southern Oregon Threads the Richest Territory of the West, Where the Increasing Population Means Expanding Markets for This City



The Merchants' Association party on Upper Klamath Lake, accompanied by the Mayor and City Council and Directors of Chamber of Commerce of Klamath Falls.

San Francisco capital represented on the trip, \$53,193,000.

Number of counties visited (exclusive of "Oregon county"), 10.

Number of towns visited, 42.

Number of merchants visited (exclusive of Sacramento), 916.

Number of banks visited, 47.

Number of newspapers visited, 47.

Area of counties visited in California (square miles), 20,147.

Population of counties visited in California, 199,429.

Distance traversed by rail and steamer (miles), 1,076.

Cost of trip in time and individual expenses (estimated) \$25,000.

The San Francisco capital represented does not include the book value of the stock of the Wells-Fargo and Nevada National, the First National, the American National, and the Anglo and London-Paris National Banks and the Bank of California, all of which institutions were represented, but whose paid up capital only has been reckoned in; nor the capital of the Southern Pacific Railroad, two of whose highest traffic officials accompanied the party. Neither do the population figures include the population of Klamath Falls, Ore., with its fifty-two hundred people.

The Army of Commerce.

It was a great business-building trip, carried out on a wholesale scale, by adepts,

through a region big enough for a couple of European kingdoms and richer than the Promised Land. It was the third to be conducted by the Merchants' Association for the extension of San Francisco's wholesale trade, but it far exceeded the other two in reach and range, entered more contested territory, saw more new sights, developed more fresh ideas and more information about the new California that is growing behind the Coast Range mountains.

To the extent of 64 per cent of its personnel, it enlisted veterans of the previous expeditions; men who, at every stop, were there with the confident hand-clasp, the sympathetic smile, the encouraging tone of voice and the quick, unobtrusive little memo book in which the up-state merchant's complaints and criticisms went down, for rectification at home—also a few freight troubles and notes of other conditions inimical to the trade of the city.

More Strength to the Panama-Pacific.

It took eight busy days of some of the busiest men in San Francisco. They could not send their commercial travellers, because it was not commercial travellers' work. While they did not repel with arms an occasional order, they sought none. They went to smooth out misunderstandings, to gain more friends for their city, to increase co-operation between wholesaler and retailer

in ways profitable to both and to the public that both serve. The personal visit and friendly shop-chat were the instruments relied upon to do the work, and they did.

Charles S. Fee, passenger traffic manager, and Thomas A. Graham, general freight agent, of the Southern Pacific railroad, were glad of the opportunity to study conditions with the merchants.

Incidentally the travellers took in hand the spreading of the new gospel of the Panama-Pacific Exposition—that instead of being San Francisco's Fair it is to be the Coast's, that the slogan has been changed to run "The West Invites The World;" which leads unavoidably to the conclusion that every county ought to put a proud county building in—well, wherever the Fair is going to be.

Whole State is Waking Up.

And if they gained their object they were themselves conquered in a sense by the big things they saw, in being and in prospect. A great change is sweeping over interior California and the Sacramento valley. Every town has something to which it looks forward to develop it and make it larger and more prosperous.

Oroville expects a new railroad down the middle fork of the Feather River.

Marysville expects soon to resume her old position, lost for twenty years, as the head

of navigation on the Feather; the first steamer in that time (only it was a gasoline propeller) landed at her big bridge on March 6th.

Red Bluff wants, and expects to get, a dam in the Iron Canyon, seven miles above, that will store water for the irrigation of the whole region around, and south as far as Suisun, and make possible the control of floods in the lower valley. (Keep your eye on that—it's a big thing.)

The little town of Gerber, seven miles below, expects to get Red Bluff's railroad round-house and payroll, amounting to some \$25,000 a month.

Redding says it has a better irrigation project than Red Bluff has, in the shape of the scheme for Pitt River, which is to the Sacramento what the Missouri is to the Mississippi; carrying more water above the forks than the stream into which it flows. Redding looks forward also to rolling mills—to becoming the Pittsburg of the West, on account of the wonderful work in electric smelting being done at Heroult-on-the-Pitt, 22 miles away.

The Smelters and the Farmers.

At Coram and Kennett are monster copper smelting interests, temporarily embarrassed by the fight the valley farmers are making against the smoke nuisance, but expecting to get the better of the smoke presently and resume operations at full blast and more.

Colusa looks forward to the opening of navigation, the advent of an irrigation canal from the Kuhn project at Willows, and the extension of an electric road or two, and when the Associations' special arrived was making active preparations for its annual water carnival which serves to keep Colusa people educated to the possibilities of a larger use of the river.

Biggs, Gridley, Yreka, Chico, Orland, Willows, are all concerned with colonization projects. And everywhere, except at Woodland where the rich Yolo county lands have long been profitably settled, the subdivision and irrigation schemes are going forward on a gigantic scale, attracting colonists from all over the East and Europe. This includes Klamath Falls, in Oregon, whose government irrigation and reclamation project has been the basis of some of the most forceful advertising ever done in the West.

Sacramento is having a vigorous building boom.

More Farmers Coming.

Everywhere on the route the abundant signs of thrift were in evidence. The big wheat baronies of the Sacramento valley are breaking up, and in their places are coming small farms, under intensive cultivation, with their prosperous and growing populations. Inter-communication by electric railways, up and down and across the valley, is going forward rapidly, and forms a conspicuous feature of the present development. Almost all the towns have been dissatisfied with the Federal census, and many have done better by taking their own.

It is an era of general awakening and expansion, all over the interior of California, in which alert men are making fortunes out of farm lands as fortunes were made out of the mines a generation ago, but with far more promise of permanent good to the State.

Everywhere they went the travellers from San Francisco were greeted like long-lost and solvent brothers. Reception commit-

tees of Chambers of Commerce and Business Men's Associations, accompanied by city officials met them at the train, pretty girls tagged them with pansies and sweet-peas, brass bands played them in state up the main streets, while children waved flags from the windows along the line of march. Smokers and receptions were held in their honor, where leading orators told them how many boxes of oranges and jars of pickled olives were shipped from their towns to the unfortunate people of the alternately burnt and shivering East.

Frowning on the Joy Ride.

Joy rides were arranged but temptation was resisted, and committees were told the visitors wished to call on the local merchants in their stores. Here they told of the rejuvenated San Francisco and its capacity to supply every demand made upon it. They listened to the local merchant's troubles when he had any, and learned the character of his trade and the expanding volume of it. Sometimes they taught him how to store perishable goods and how to push commodities. They were shown new fields to conquer, and heard of a new population in California which would have to be supplied.

They heard about their commercial travellers.

One of them said:

"I have wondered at the amplitude of the entertainment item in the expense account of the drummer that makes this territory for our house. He seemed to have to spend a great deal of money in treats. According to that expense bill, the average up-state merchant must have been a thirsty soul in a moisture-craving envelope. Well, he isn't. I have tried every one I have visited. Nine out of ten have courteously declined the invitation. That drummer will have something to explain when I get home."

A Famous Train.

The special train was the usual sumptuous train-de-luxe of the Merchants' Association, rapidly becoming known all over California; an object of pride to the railroad company, and of desire to expert train crews. Its twelve cars stretched a thousand feet, and as it rolled into the valley towns it was the center of interest at the depots and a subject of discussion "up town." With its system of electric-lighted cars, its beautiful observation car, its composite buffet, bath and barber shop, and its two diners and seven Pullmans, it formed a demonstration of the style in which San Francisco may be relied upon to do things.

OROVILLE—GOLD AND EARLY ORANGES.

The first stop was made at Oroville, in the midst of 4,000 acres of ground that is being run through immense dredgers for the gold generously scattered through it. There are nearly forty dredgers at work in this field, each in a little pond which it moves across country with it, tearing out the banks, washing out the gold, and piling up in its wake vast winrows of cobbles that bury the land under tons of stone. It is a nightmare sight, but Oroville has broad miles of agricultural lands that the dredgers will never reach, and the Oroville people say that the devastated dredging field was quite inferior for agricultural purposes, in the first place. The output is over \$300,000 a month. The payroll and operating expense goes to \$114,000.

Much pleasanter to see are the foothill orange groves, from which oranges reach

the market six weeks earlier than those from Los Angeles and Riverside. Six hundred cars of "holiday oranges" are shipped out of Oroville every year, mostly for Thanksgiving and Christmas. Here also are olive groves that supply, in part, the largest olive oil and olive-packing plant in the country. In this institution, which started with the pickling of two hundred gallons of olives in a couple of barrels under the back porch of a little house in East Oakland fourteen years ago, there was \$20,000 worth of oil ripening in tanks. Already this year 385,000 gallons have been marketed, and the ripe olive product is the heaviest end of the business.

A Few Diamonds Hung On.

Oroville has the largest lumber manufacturing plant in the State and an immense timber supply back of it. There is an abundance of oak, in addition to the pine, and a company has been organized to manufacture furniture. There is also a rock crushing plant that is one of the largest two west of the Mississippi, and that turns out 1,000 tons of crushed rock and an equal amount of gravel screenings a day. Butte county produces more gold than any other county in the State, and has already issued a couple of hundred diamonds as a side line.

With the fifty-seven well appointed stores in Oroville, San Francisco does a thriving trade. A deputation of the Oroville Business Men's Association, headed by R. S. Powers, president, welcomed the party at the station, and escorted it up town, where the members made calls on the local merchants.

All for San Francisco.

No trade rivalries manifested themselves here or at any other point on the trip. Calls were made by groups of visitors according to the line in which each group was interested, and while each individual was there to represent his own house, all were there to represent San Francisco and no one ever lost sight of the fact that representing San Francisco was the main object of the expedition. The psychological effect was evident in the good fellowship engendered not alone between the members of the party but between them and the local merchants in every town where these calls were made.

At Palermo and Honcut the train stopped to take aboard the merchants at these places, who were carried along and entertained on the train. In this manner merchants from seventeen small towns met the party and travelled part way with it.

MARYSVILLE AND NAVIGATION.

In the Marysville post office a door bears the legend "No Knocks Answered"; which probably expresses the independent spirit of the place. On this trip none were delivered. A committee of the Chamber of Commerce, headed by S. Ewell, president, and G. W. Harney, secretary, met the train. The usual calls were made in the afternoon, and in the evening an informal reception and smoker was tendered the visitors in the beautiful quarters of the Elks' Club.

Here Mayor Hall delivered the greetings of Marysville. He said Marysville appreciated the motives of the travellers and was glad to see such an auspicious beginning of closer relations. San Francisco's interests lay north of Tehachapi, and she should look after that end of the State.

W. N. Moore, chairman of the Association's Committee on Wholesale Trade, responded in an address in which he expressed his regrets that President Robbins of the Merchants' Association had been unable to come. He read a telegram from Mr. Robbins, however, in which the latter declared he was watching the progress of the expedition with keen interest, and then Mr. Moore continued:

Commerce and Friendship.

The object of this expedition is business. The time has arrived when commerce and friendship go hand in hand. We are here to assure you that San Francisco appreciates the loyal support of Marysville during our distress and afterward. We have been very busy for the last five years, but have at last reached the point where we can return the calls of our up-state friends.

The metropolis cannot prosper without the prosperity of the country back of it; and of that prosperity Marysville shows the evidence on every hand. Your beautiful, clean and thrifty-looking city is a source of sincere gratification to every one of us. San Francisco is your metropolis, and we will give you help when you can without loss to yourselves, to build it into a larger and more powerful city—for our common benefit. We believe that San Francisco is entitled to the business of the State as long as it has the goods at equal prices. We are asking no more than that—a preference where the price and the quality are even. The metropolis is dependent on the interior and the interior on the metropolis. If you give us your patronage when prices are right you will encourage the keeping of larger stocks and more complete lines at San Francisco from which you can draw at need much quicker than you can from the East. That is greatly to your advantage.

We have had a most enjoyable time, have met your business men in their places of business as we requested, and the result is going to be most beneficial on both sides.

We know you have the interests of San Francisco at heart in more ways than one. You are all partners with us in the enterprise of 1915. Plans have been developed to make the Fair highly valuable to the interior. We have with us one who bears a message to you from the Ways and Means Committee of the Panama-Pacific Exposition Company, and he will explain to you how the Exposition is to be made effective in settling up the great interior of California.

Settlers' Trains from the Fair to the Valley.
Mr. Moore then presented Mr. J. H. MacLafferty, who said, in part:

We are preparing in San Francisco to hold your Fair—this Exposition you hold in the world. This will not be San Francisco's Fair, but all California's, and we want, and expect to get, your co-operation.

Let us remember that it's a cold-blooded business proposition between us. The bay cities are as big as they ought to be with the present population of the country. We want you to grow, because we want to grow ourselves. The Directors have plans in mind that will help you as much as they will help us. They expect to arrange things so that when people come to the Exposition from distant countries they will see, not the Fair and the city alone, but the great interior valleys of California as well. We expect to be able to run special trains to the various parts of the State, carrying visitors and homeseekers who have first been interested in this wonderful region.

A Building for Every County.

Now, you want to get their interest. The Legislature has passed an act authorizing the supervisors of all counties in California to levy an additional tax of not over six cents on the hundred dollars, annually, for five years, to enable each county to erect a special building at the Exposition, where the county's resources, industries and products can be exhibited; and most of the counties are going to take advantage of it. Where are there regions more fertile and prosperous, more inviting to the settler, than Yuba County and Sutter County? And can you suppose that Yuba County would be satisfied with a corner in the California Building for the display of its resources and its beauties?

A committee from the Directors of the Exposition will call on you soon about this matter. When they come, you do not want your supervisors to say, "We would be glad to levy the tax to provide for this undertaking, but we do not

know of any body of sentiment among our people that would support us in doing it." Begin here, now, to-night, to create such a sentiment. It is the greatest opportunity the interior of California ever had and the greatest it ever will have. Do not let it slip, for it will not come again.

Railroads Promoting Settlement.

Charles S. Fee, passenger traffic manager of the Southern Pacific, being called on for a few remarks, described the promotion work of the company, telling of the offices it had opened abroad for the dissemination of California and Pacific Coast information. He said in part:

The records show that during the past ten years the railroads have carried 746,000 people to California on colonization tickets. Our chief work has been to secure settlers, and to do it we have kept representatives in all the large cities of the United States and in many throughout foreign countries. Our office in London is one of the most efficient agencies in the world for the spread of California information.

No such opportunity as the Panama-Pacific Exposition has ever come to any city on the Pacific Coast before. Portland never did so wise a thing as when it held the Lewis and Clark Exposition in 1905. Seattle repeated the venture with equally good results. Now San Francisco and California are to benefit in the same way, and on a grander scale.

It will unite the whole Coast. The railroads will take a very active part, as they look upon it as an opportunity to bring settlers. It is hard to start the people West, but we will get them.

California's City.

A. C. Bingham of Marysville declared San Francisco was "our city, as much as Paris is the city of all France." He said:

We shall do all we can to assist you in 1915. There is no better part of California than the Sacramento Valley and it will make a far better showing in 1915 than it does now, because its present rate of development is very rapid.

Other addresses were made by W. E. Denison of San Francisco and by C. S. Brooks and Richard Belcher of Marysville.

Marysville will have some great development to show within the next five years unless the signs fail. It enjoys terminal railroad rates and has four large wholesale houses of its own. It is on the main line of the Southern Pacific company's Oregon division, and of the Western Pacific. It is also the junction for the branch line from Oroville via Knight's landing and Woodland, connecting at Davis with trains for San Francisco. The Northern Electric runs trains of two and three cars every few hours to Sacramento, Oroville and Chico, and the Southern Pacific runs a motor car through. Two other electric lines, one to Grass Valley and the other to Chico, are planned.

Horticulture thrives where once nothing was thought of but grain. Thousands of cars of green, dried and canned fruits are shipped out annually. Abundant hydro-electric power is supplied by the Yuba river. All the gold dredgers used in the state are built and repaired in Marysville. It was just twenty years since a boat of any size had come up the Feather river to Marysville, but in March the gasoline propeller "Sioux," which draws more than the average river boat, reached the Northern Electric bridge at Marysville's suburb, Yuba City.

THE GRIDLEY COLONIES.

Leaving Marysville at 7:30 in the morning the voyageurs made Gridley by 8:15, having stopped at Live Oak to take on guests. An hour was devoted to Gridley, which might have been more, had time permitted. The reception committee was headed by D. J. Parker and F. C. Mitchell, president and secretary of the Gridley Merchants' Protective Association. Merchants from

Biggs also met the party and journeyed with it back to their own town.

Gridley lies in the midst of 16,000 acres of wonderful valley soil being developed under irrigation into the "Gridley colonies." Six years ago, one tract of twelve hundred acres, three miles from this town, supported two families. It has been cut up and now supports sixty families. This process is going on all over the valley, and Gridley represents about the best development of it. Its back country shows dairies, alfalfa fields, vineyards, and orchards in a riot of abundance and thrift. Within a radius of four miles of Gridley ten thousand acres have already been subdivided. The ranch houses are new, and wherever the sort of shack once characteristic of this section remains, it now strikes one with something of a shock. Already the country about Gridley produces enough fruit to keep busy in season a cannery employing over four hundred hands. There are two new banks, two newspapers and a creamery. Water is supplied by the Butte County canal and costs \$2 an acre and \$15 for the water-right. Cotton grows in the gardens.

CHICO—THAT'S ALL.

At Chico the Business Men's Club, with G. K. Gibson at its head, tried to meet the travellers, and did, in a way, but were subjected to unfair competition from a swarm of pretty high school girls, who pinned sweet peas on the strangers and sent them stepping smartly up the street to the strains of music furnished by the Second Regiment Band. At the square Mayor Robbie welcomed the party, saying:

Chico is glad to greet you, and appreciates your coming. We know you are here on business, and business is not a matter of sentiment, but of mutual confidence, which personal knowledge of each other does a great deal to promote. This visit will tend to increase friendship between us. We are proud of our city and we are proud of San Francisco. When you come again you will see a still better city here, for we are about to spend \$400,000 in public improvements.

Mr. Moore responded, saying:

It is a pleasure to be here and to see the fine country back of your town. We have come to preach mutual interest and reciprocity. We have something to sell you, on its merits, to increase the prosperity of both our cities. We are ambitious to build a great metropolis but we must have the help of the interior.

The City of Roses.

Mr. Moore then presented Wm. H. McCarthy, who said:

This is the third trip we have made into the interior of our great State. We have seen much that is wonderful, but still the wonder grows. Here must be great possibilities, and we are helped to some slight understanding of them when we see your oranges, your lemons, your peaches and almonds, your farms and your herds. And here, when we were greeted by so much beauty and so much grace, we could understand why Chico is called the City of Roses.

We are here to promote better feeling between us, to increase confidence, and to get your support for the Exposition. We want you to feel that this is not San Francisco's Fair but California's. It belongs to me no more than to you. And we suggest that you prepare, now, to build a building for your county.

Subdivision Here Too.

At Chico, too, the visitors found in process the subdivision of large land holdings that means so much to California. They were shown the finest natural park any city of the State possesses—the nineteen hundred acres of the Bidwell ranch that has been deeded to the city by Mrs. Bidwell in accordance with the desire of the late General Bidwell. They saw the gigantic fig tree,

said to be the largest in the world, and the Hooker Oak, whose limbs have a spread of two hundred feet.

At Chico are the works of the Diamond Match company, and the Butte County Railroad runs out to Stirling City, in the foothills of the Sierra, where the sawmills of the company are located. The Sacramento river flows four miles to the west, and the town is on the Northern Electric road. Sugar beets are becoming an important crop of the vicinity. The Plant Introduction Garden of the United States Department of Agriculture, is also located at Chico; and a State Normal school. It is a beautiful city, and a prosperous one, and is said to have doubled its population in the past five or six years.

RED BLUFF AND THE IRON CANYON.

The next important stop was at Red Bluff, where the party passed the night. This is the center of the wool industry of this part of the State, and wool markets are held here on stated days in the spring. A company is being formed to build a wool-scouring mill. There is a new theater, a fine hotel building, a beautiful, new, non-Carnegie library, built by the munificence of a Red Bluff citizen, and hence a source of great local pride. Just as in the rest of the valley, Red Bluff has been surrounded and dominated by immense land grants, and is now looking forward to the beneficent effects of subdivision. In the case of the great Cone holdings the process has already begun. This was a barony of about fifty thousand acres, over twenty thousand of which lay in the valley.

From Farm Houses to School Districts.

The valley holdings were twelve miles wide and extended southward for eighteen miles. The south quarter of this little patch was recently subdivided and sold to settlers, and where there were formerly three farm houses there are now three school districts.

Red Bluff is at the head of navigation on the Sacramento river.

The travellers put in the afternoon making calls on the local merchants and in the evening were entertained at a smoker in the ball-room adjoining the theater. Here W. A. Fish, district attorney, welcomed them and assured them that the town was theirs, that they could take anything they saw and do anything they liked—the courts were closed while they were in town. He said:

San Francisco is the seaport of Red Bluff, and the natural outlet and market for all our produce. We are proud of what the city has done and we expect you will handle the Panama Fair as well as you have your rebuilding, for San Francisco always gets what she goes after.

Mayor Bransford presented an imposing array of figures showing the wealth of Tehama county, and also described the Iron Canyon project. He said:

This valley is an empire in itself, and we want you to get acquainted with it, for about every dollar made here goes into trade in San Francisco, in some form or other.

Before You Reach the Pole.

Many people seem to have an idea that there isn't any country north of Sacramento until you get to Alaska. Look at the areas of these northern counties—Butte, 1660 square miles; Colusa, 1088; Glenn, 1270; Yolo, 996; Sutter, 622; Shasta, 3876; Siskiyou, 5991; Tehama, 3008. Tehama County is three times the size of Rhode Island and only has 13,000 or 14,000 people in it.

Tehama County alone has 700,000 acres in agricultural land, 800,000 acres of grazing land, 500,000 acres of timber, 76,000 acres of cereals. It has 3642 acres in grapes and 14,013 acres in fruit. The annual wool clip runs to 1,800,000 pounds. Every year we ship 100 cars of green fruits, 200 of dried, 75 of prunes, 15 of almonds, 5 of beans and 25 of potatoes.

Elwood Mead, the great irrigation expert, has said that within five miles of the city could be grown almost every product of the temperate and semi-tropic zones—olives, cherries, dates, figs, grapes, wheat, barley and Indian corn, all on a single acre.

This is the shipping point for the largest body of virgin timber in the United States, and destined to be the greatest lumber manufacturing center on the Coast.

Back to the River.

But I want to talk to you about the river.

About ten years ago they began to run boats from Sacramento to Red Bluff, and, strange to say, the freight rates dropped at once. The cost of carrying wheat to tide water was reduced fifty cents a ton, the tariff on wool dropped from \$1.50 to \$1.00 a bale, the general merchandise rate was lowered \$4.00. The main difficulty at present is with snags and green trees, which are frequently torn from the banks, and which sometimes alter the channel and always make navigation troublesome. If the snags were removed every season and the shallows dredged it would make river transportation easy.

We are attempting to get Congress to make an appropriation to improve the river, and the Governor has promised that if we can get a Federal appropriation of fifty or a hundred thousand he will see that the State matches it. It would be of immense value, and we want your influence with your Congressmen to help us get it.

Where the Sacramento Runs on Edge.

Seven miles above Red Bluff is a place where the river pinches in, and runs forty feet wide and sixty deep through a narrow gap in the rocks, called the Iron Canyon. On both sides the rock wall extends in a semi-circle northward, forming a natural basin with a small outlet. The government irrigation engineers say it presents the greatest irrigation opportunity in the entire country. With a dam in that gorge millions of acres could be irrigated clear down to Suisun, by stored-up flood waters; and, furthermore, the water of the Sacramento and Pitt Rivers could be held back in time of flood for twenty-four or perhaps thirty-six hours, until the crest of high water from the lower tributaries had passed into the bay, thus doing away with all danger to the low lands and the islands in the estuary country. We would assist navigation, give security to the farms of the lower valley, irrigate millions of acres of the best land to be found anywhere, and reclaim millions of acres of swamp. We want your support for that project. There is no other project in the country of equal magnitude capable of being worked out at such small comparative cost.

San Francisco's Sympathy.

W. N. Moore responded in an address in which he described the party as one travelling without its head, inasmuch as the president of the Association, Mr. M. H. Robbins, Jr., was unable to accompany it. He read a telegram from President Robbins, however, which was a greeting to the people of Red Bluff. He assured the people of Red Bluff of San Francisco's sympathy with their aspirations for development.

J. H. MacLafferty delivered his message from the directors of the Panama-Pacific company. He also referred to the Iron Canyon project in the following passionate strain:

If the river can be controlled by a dam site, then dam the river, for the sight of the river flooding thousands of acres is not pleasant by a dam site.

MacLafferty is suspected of having guilty knowledge of the patent postal-card poetry that was served to the party with its morning grape fruit, although the antipathy to hanging people on circumstantial evidence makes it hardly worth while to prosecute.

Why They Went.

F. Dohrmann, Jr., said in part:

We don't come here for flattery, nor for a good time. We want to know your troubles so we can adjust them if they are our fault, or help you to adjust them if they are not. That is what it is to be a good merchant, and we ought to be good merchants. The important thing is not so much what is said but what is meant, and we can not always get that from our travelling men, so we have come to hear from you direct. When

you make a visit to San Francisco we want you to drop in and see us in our places of business—make yourselves at home as you have made us at home among you. We shall always have a welcome for you—desk room and a postage stamp and stationery, which will help you prove an alibi if your conduct should require it.

Stops were made at Cottonwood and Anderson, good valley farming towns and fruit shipping points, and a morning was devoted to calling on the merchants of Redding, the hustling metropolis of Shasta county. Stops were also made at the smelter towns of Keswick (it's English, so call it Kessick), Coram and Kennett, and at Delta, Dunsuir and Shasta Springs. Dunsuir is a thrifty railroad town, with two newspapers, and arrangements had been made to entertain the party in the evening, but with regrets it had to go on to Weed according to schedule.

A Robust Institution.

At Weed there is a large, athletic sash and door factory, said to be the biggest thing of the kind on earth, which holds the world's record on doors, having turned out 4,494 three-panel stock doors in 10 hours on April 7, 1911. The normal output, when the mill is only feeling in fair average health, is 1,500 doors a day and a few odd thousand sash. Twelve hundred men are employed and the pay-roll is about \$82,000 a month. The mill saws its own boards, from great mountain pine logs, which an enormous band saw slices up as a cook would a carrot. A 30-inch log twenty feet long only occupied the attention of this saw for a little matter of two minutes and thirty seconds. In twenty hours the mill turns out from 350,000 to 400,000 feet of inch-and-a-half boards. It is a San Francisco enterprise.

The company store at Weed supplies two thousand people and turns over a business of about \$400,000 annually. Its stock is apparently as varied and the quality as fine as that of a good metropolitan department store.

Breaking Into Oregon.

The train left Weed the next morning in two sections, each hauled by two engines. Painfully it climbed from the valley and crawled out around the shoulder of Mt. Shasta, onto the Klamath plateau, one of the most interesting and curiously diversified regions visited on the trip. At Grass Lake the two sections reunited, and the train was boarded by Mayor Sanderson of Klamath Falls, and by the president, vice-president and secretary of the Chamber of Commerce. Stops were made at the Dunkard colony of Macdoel, and at Doris, and then the expedition slid over the line into Oregon.

THE KLAMATH FALLS COUNTRY.

Klamath Falls, Ore., is a booming town which claims over five thousand inhabitants and is the center of the government's Klamath irrigation and reclamation project. It seems destined to become, in time, the distributing point of a great agricultural, timber and live-stock region. It will soon be on the main line between Portland and San Francisco, and will also be connected, by the Modoc Northern, with the Southern Pacific main line to Ogden. With the James J. Hill lines digging down through the Des Chutes Pass, under the name of the Oregon Trunk, things look rather smiling for Klamath Falls. It is in a country of large lakes, old volcanic mountains, hot springs, broad swamps that can be drained and turned into the most fertile sort of country. One irri-

gating ditch is carried across country in a wooden flume 4,000 feet in length.

The mountain ranges near are covered with almost inexhaustible forests, full of game, and the lakes are the nesting places for myriads of pelican and duck. The town is on the connecting line between Upper and Lower Klamath Lake, while a few miles above is Crater Lake, probably the most wonderful and beautiful inland body of water in the world.

Taking Them The News.

Klamath Falls received the merchants with a brass band and a flock of automobiles. The visitors were permitted to call upon their customers and after dinner were entertained at the Iris Theater with music and a stereopticon lecture on this interesting region. Here the expedition delivered to the city, through an address by Charles S. Fee, the welcome news that throughout the summer and after that if traffic justified it, Klamath Falls would have a double daily train service to Weed, so that passengers to and from San Francisco would not have to make a long stay at the junction-point waiting for the through train. The new arrangement will give San Francisco as good a connection with Klamath Falls as Portland has enjoyed.

Greater California.

J. H. McLafferty spoke of having visited all the California valley counties from Kern County up, until the merchants now found themselves in "Oregon County." He spoke of the identity of interest of all the West, and urged that Klamath Falls follow the example of the other California counties, and instead of being content with a corner in the Oregon building erect one of its own.

F. Dohrmann, Jr., also addressed the meeting, and Will G. Steel, of the Klamath Falls Navigation Company, and founder of the Oregon organization of mountain climbers known as the Mazamas, showed a series of colored pictures of the northern mountains and gave an account of the discovery of Crater Lake.

A Good San Francisco Town.

Despite the fact that Klamath Falls is in Oregon and has a closer train connection with Portland than with San Francisco, it is a "San Francisco town" in sympathy, and hence in business. Two of its leading citizens expressed themselves quite candidly on that point to the "Review." Said E. R. Reames, president of the Chamber of Commerce:

If it hadn't been for San Francisco merchants we never could have done what we have. This was originally a cattle country, and we only got our money once a year, when we shipped out our cattle in the fall. We made it go as far as it would, and the San Francisco merchants carried us the balance of the year. Why shouldn't we feel that San Francisco is our metropolis, especially we old-timers that know the causes of our present prosperity? We have not forgotten.

Judge Worden, vice-president of the Chamber, said:

We can't forget what San Francisco has done for us. No other city has done anything for our development, in comparison. San Franciscans stirred up our irrigation and reclamation project. They helped us get the line built in from Weed—went down in their pockets and put up \$12,000 to complete the \$100,000 subsidy necessary to induce the railroad to build the branch that will soon be part of the main line. Nobody else helped out to the extent of one cent, except some Vancouver people that had timber interests here, and I believe they put up \$500. To such men as Andrew Carrigan, Sig Stern, A. A. Watkins, Frederick L. Lipman, Friedlander and Frank Anderson, and others that helped us out when we needed

it, we have a natural feeling of gratitude, and it extends in a measure to all San Francisco. It was San Francisco that made the present development of Klamath Falls possible.

Pioneering With a Passenger Train.

The Merchants' Association has the distinction of having run the first passenger train from Klamath Falls to Terminal, on the upper lake, where a specially chartered steamer took the travellers for a day's rest and luncheon at Eagle Ridge Tavern.

Here is a wonderful sheet of water forty-three miles long and about fifteen wide, full of fish, with all sorts of aquatic fowl, breeding in millions around its margin. It furnished an abundant food supply to a fine tribe of Indians, the Klamaths, who now have a reservation on its northeast border. To the northwest is one of the greatest timber belts in the country. At Pelican Bay, an indentation of its western shore, is the lodge of the late E. H. Harriman. The weather did itself particularly proud, and the lake excursion was a complete success, including the "hunters' lunch," with plenty of big lake trout, at the Eagle Ridge Tavern.

YREKA—AURIFEROUS STREETS.

A special local train took the party from Montague over to Yreka, one of the typical old California mining towns. The streets of Yreka are not exactly paved with gold—that is, not paved all over with a solid, continuous thick pavement of it, reaching from curb to curb and capable of withstanding the weight and wear of the San Francisco ten-ton truck; but it is true that after the early fall rains have been sloshing through the town awhile, free gold can be picked up in the streets. It must be true, because a native told us so. He had found a ninety-cent piece and a sixty-cent piece last year, and he showed us the spot. There was no more there. But it was in the windows of the stores, spelling "Welcome" in nuggets and blinking at us from jars and vases.

The California Spirit.

Here one felt the spirit of the old California hospitality, freehanded, open, joyous and warm. Everybody seemed to take living as though he liked it, perhaps because no matter what a man might be working at, he either had a gold mine just out of town which kept him supplied with hope and sometimes other commodities, or else he had an interest in one, or else he felt that he could find one if he really wanted to. Some good strikes near town have been made quite lately.

Yreka also has its big irrigation scheme afoot—a project to water 60,000 acres in Shasta Valley, near at hand. Now, irrigation involves subdivision, as an economic necessity, so that here also the big land holdings are going to give way to small farms, population and prosperity.

On the way south, stops were made at Montague, Gazelle, Edgewood and Sisson. The Sisson mint retains its flavor.

REDDING, OF FARM AND MINE.

Returning to Redding, as W. N. Moore said that night, was like getting back home. There was a smoker at the Elks' Club, and a goodly turn-out of Shasta County people to meet the San Franciscans and let them know what sort of region Shasta County was. Mayor Gronowold presided over the meeting, and addresses were made on behalf of the excursionists by W. N. Moore, Wm. H. McCarthy, J. H. MacLafferty, and

Thomas A. Graham, and for the Redding people by Judge Barber, W. D. Egelbert of the Redding "Democratic Register," and Mr. Saeltzler, of the McCormick-Saeltzler Company, Incorporated, which operates what is probably the largest store in the valley north of Sacramento.

Mr. Egelbert admitted that Shasta County was a great county and offered facts to prove it. It was 690 square miles larger than Delaware, Rhode Island, and the District of Columbia all put together, and yet people persist in living in those places. It could grow its own cotton, tea and coffee if necessary, though we learned that most Shasta County people preferred to buy them at the store, which makes better business for San Francisco. He said:

Great Shasta County.

Shasta County is \$4,000,000 a year ahead of any other county in the State in mineral production, except Kern County, which makes its mineral output record on oil. In 1896 Shasta was unknown as a copper and ledge ore producer—it was only a placer-mining region. Now it has four smelters capable of handling an output of 4,000 tons of copper ore a day, which can be increased to 10,000 if necessary. Six years ago, Coram, one of the most important of the smelter towns, was a manzanita hill. Twenty-five million dollars have been invested in smelters in this county alone. Within a radius of thirteen or fifteen miles of Redding there is an investment in gold mining of \$7,500,000, and it is not unusual to see a single mine produce from \$18,000 to \$35,000 in gold in a month.

Within twenty-two miles from Redding is Heroult-on-the-Pitt, where iron ore is smelted by electricity into the purest pig that can be produced in the world. The first output was in 1909. Samples were sent to the laboratories of the Diamond Match Company, and the Dupont Powder Company, and their experts said they had never seen such iron.

Plenty of Iron.

In the vicinity of Heroult there are over 4,000,000 tons of iron ore above ground waiting for the smelters. The initial plant requires two thousand horse-power to run it. Grading has been done to install three more units, and the output a year hence will be —.

[The speaker gave the figures and they sounded all right that night in the Elk's Club, but now that we have them here at home, in cold blood, they do not seem credible—not by half. However, quantity is not the important thing. The output has increased at will. Grading near the railroad tracks at Redding is a foundry where an old Swedish iron-master was casting a huge damper for the smelter at Keswick, and a fifteen-hundred-pound concentrating pan for the Dupont Powder Company, and he says he has never seen, even in Sweden, pig iron that was so pure and so free from sulphur. This is only one of the things that hydro-electric development means for California. —Ed.]

Lighting San Francisco.

There is more hydro-electric power in Pitt River than in Niagara. Forty thousand horse-power of Shasta County energy has been harnessed already, and some of it is now being conveyed 600 miles by wire, through four counties and 22 towns, and is helping to light San Francisco to-night. Pitt River is capable of irrigating 600,000 acres of land in Shasta County and 300,000 acres in Tehama County. Within the last two months deals have been made looking to the development of a large irrigation project on the Pitt. Two units of 200,000 horse-power each can be developed by this one project if necessary.

Shasta County has \$75,000 acres of virgin standing timber. It has 30,000 acres under cultivation, in orchards and berries. It has 202,000 fruit trees. In Shasta County the heat is temperate, varying from the temperature of Redlands by only three degrees. We have 1600 acres in a thermal belt where oranges will ripen two weeks earlier than at Oroville.

The New Era.

Thomas A. Graham, general freight agent of the Southern Pacific Company, urged on the northern counties the get-together spirit

of Los Angeles and the people of Puget Sound. He said:

Northern California has never half presented its advantages in a public way. The railroad spends thousands yearly to advertise the Coast, but with your help it could do much more. As long as I have been railroading, over thirty years, I have never before had the pleasure of visiting the cities along the line as I have on this trip. I have learned something. I believe you have more good land at the right prices than any other part of the State, and you can get the people if you go at them right.

A change is coming over things in California. The railroad company wants to get close to the people, and to work with them. If you have troubles we shall always be glad to hear them.

CORNING, THE GO-AHEAD COLONY.

At Corning the party looked over the thriving Maywood Colony, the patriarch of valley colonies, whose promoter still dares to live in the community, among the people to whom he sold the land. This colony was started in 1895, and 39,000 acres have been sold. It is irrigated from wells, like the Porterville colony, and there are 159 pumps in action. Oranges are ready by November 8th, about as in Oroville, and 300 acres in this fruit produce about thirty cars a year. The colony also ships about 1,000 tons of prunes and 600 tons of dried peaches. So even are the conditions of production that the freaky almond crop has only been short in this vicinity once in ten years.

Fruits bring the colony an average of \$1,000 a day, and \$200 a day is derived from poultry. It is said that the people live on the chicken money and put the fruit money in the bank. On twelve thousand acres there are nearly two million trees—enough for a double row, as they stand in the orchard, from San Francisco to Boston. Olives and the oil are a large part of the Maywood crop, and \$30,000 worth of oil is now ripening in the tanks.

Corning is the largest turkey depot in the State, the grass-hoppers being unusually large, fat and slow.

A Good Precedent.

There are over 5,000 people in the Maywood Colony and the Rochdale store did a cash business of \$139,000 last year.

Maywood, with its beautiful growth of palms and olives and oranges and its solid evidences of prosperity, is the great demonstration of what Northern California can do.

A stop was made at Orland. This place is the center of the Stony Creek irrigation project. Fourteen thousand acres are already "under the ditch," and 22,000 are coming under soon. Orland is getting its first water this spring, and those that have watched the effect of irrigation in the California climate have no misgivings as to the ultimate results.

WILLOWS' GREAT IRRIGATION SCHEME.

At Willows the party struck the great Kuhn irrigation project, developed by the Pittsburgh bankers that carried out successfully the monster colonization about Twin Falls, Idaho. There are already 33,000 acres under the ditch in this project, with plenty more to follow; it promises to embrace, ultimately, 150,000 acres. The land is as good for horticulture as can be found anywhere—a light, friable loam that makes trees run to fruit instead of wood. The promoters have done everything possible to assure success to the settler. They have mapped the whole country-side with 6-inch contour lines, and

in addition to getting the water on the land have installed a vast drainage system to get it off again. Their investment has already gone close to \$7,000,000.

At Colusa, reached on a branch line, a small but well-developed building boom was in progress—also a tag day, in which the travelling merchants were permitted to assist. Colusa expects the Northern Electric within a year, and also the West Side Electric, which, with river navigation, should help out on the transportation problem. In addition, the Sacramento Valley Irrigation Company (Kuhn project) has advanced a canal to a point within ten miles, and Colusa expects it to keep a-coming. The pity is that General Will Green, of the Colusa "Sun," one of the sturdiest battlers for irrigation in California, could not have lived to see it.

Visits were made at Williams and at Arbuckle on the way to Woodland.

WEALTHY WOODLAND.

Eighteen years ago a man walked into Woodland without any shoes. He also lacked almost everything else, except sense. It was about the time people were beginning to complain that all the good things had been gobbled up by the rich and the poor man had no chance. This man was Dutch, and knew the look of good land, and what to do about it. When the Merchants' Association special pulled into Woodland he was there with his automobile, ready to show the visitors his two model farms of 160 and 420 acres, his beautiful home, his dry-house whence he sends tons of seedless raisins to Europe every year, his apricot orchards, which help keep scurvy out of the German navy.

Woodland is a rich little city. Nothing seems to be for sale. The farm houses shine with fresh paint, and the people look well dressed and contented. They ought to be. Six crops of alfalfa a year is what they count upon, and there are no crop failures.

The smoker was held at the Oaks Club, and the gathering was addressed by E. E. Leek, of the Woodland "Democrat," who presided; by W. N. Moore, J. H. MacLafferty, Fred Worth, president of the Woodland Business Men's Association; Carey S. Hill, of the California Development Board; Charles S. Fee; W. E. Dennison; H. H. Gable, president of the Woodland Chamber of Commerce; W. F. Mixon, editor of the Woodland "Mail"; G. H. Hecke, horticultural commissioner, and R. H. Beamer, formerly state railroad commissioner.

The neighborhood of Woodland has more good land in one continuous body than any other part of California, according to information furnished that night, and certainly a trip through the vicinity would seem to confirm the statement. Its commercial relations with San Francisco are very close.

SACRAMENTO, A SISTER CITY.

The better part of a day was given to Sacramento; from 11.00 a. m. to 5.30 p. m. the travellers visited the Sacramento merchants and wholesale houses, and then the train entered on the home stretch.

Thus ended the most important and valuable expedition ever undertaken for the extension of San Francisco's trade, and one that cannot help promote closer relations between the State and its metropolis. Mr. Fee expressed the sentiment of the party when

he said in the course of his remarks at Woodland:

This trip has been a revelation to those of us that thought we knew something about the country. I am satisfied that the business men of San Francisco have never made a better investment of their time and money than they have on this expedition. I have never seen a hundred men on a trip together when every one of the party had the object of the enterprise so much at heart. They have desired not only to be helped but to be helpful, and time will demonstrate that much good to all sides in California has come from the exchange of thoughts and ideas this trip has made possible.

Another Trip in the Fall.

The panorama of an empire has rolled before the travellers. They have seen more diversity of industry than any other section of the country, of similar extent, will ever show—gold washing and olive culture within half a mile of each other; oranges, lemon, figs, raisin grapes, alfalfa, apricots, beef and pork, peaches, butter, wheat, barley, persimmons, walnuts, poultry, new electric railroads, copper smelters, wool, and vast irrigation projects. They saw everywhere throughout the valley the great land holdings of early days breaking up into small farms under the influence of water and the irrigation tax, and miles of once scarcely occupied territory going into the possession of thrifty small farmers. All this magical change they saw taking place quietly, with an absence of fuss and horn-blowing that is one of the main reasons why it inspires confidence in its outcome. They have a better understanding of what their market is, and what sort of State they are supplying, than they could have obtained from any amount of home study of the situation. There was not a member of the party that did not feel it was well worth the effort, the money and the time. They held a meeting on the train, returning, and decided for another trip in the fall to the mining towns along the Mother Lode.

SIBERIA PRESENTS FIELD FOR AMERICAN MACHINERY.

Consul Thinks Vigorous Campaign Would Make a Place for Products of This Country.

Writing in regard to the indifference of certain American manufacturers to possible markets for their goods in Siberia, Consul Lester Maynard, of Vladivostok, says:

There is undoubtedly a large field in eastern Siberia for mining and logging machinery, such as is manufactured in America, but it is likewise certain that a serious effort must be made to get the business; it is the indifference of certain American firms that enables competitors to capture the market. Firms like the International Harvester Company, realizing that their product is superior, although in many cases more expensive than similar articles manufactured in European Russia, and other countries of Europe, have clearly shown that they can successfully compete, due to the fact that they enter the foreign field, demonstrate with their machines when necessary, establish central supply stations, place competent and energetic men in charge of their offices, extend credits with good security to protect them, follow up possibilities of new business, and, in fact, make every possible and reasonable effort to introduce their goods. It is unfortunate that other large concerns should show so much apathy and indifference, as a serious effort on their part would reap a rich reward.

A representative of the Moline Plow Company will soon be in Vladivostok on a tour of this district, and I have no doubt the company will make the necessary serious effort to introduce its plows into eastern Siberia. I feel sure of its success, as would be the case with other large concerns making an article that is in demand here, if they put forth the proper effort.

WHAT THE PARTICIPANTS HAVE TO SAY ABOUT THE THIRD TRADE EXCURSION

In Eight Days' Time They Covered Territory It Would Have Required Twenty Days to Visit Alone by Means of Regular Trains

Here are some of the things some of them say about the trip, reproduced for those that did not go.

Samuel A. Clarke, of the William Cluff Co.—Great territory. Instead of one man to work it I now believe we need two and an automobile. I am finding out some things about freight deliveries we would not have known otherwise. It is a big satisfaction, also, to see the retailer and learn what sort of man he is.

Thomas R. Edwards, Manager of the Jas. W. Edwards Co.—I hope neither consolidation nor anything else will stop these trips. If the merchants ever get the idea that they can afford to discontinue them after they have been over the ground once, they will be making a great mistake. As a result of these expeditions I am now in personal touch with practically all of our possible customers in the State, and it is one of the biggest assets of our business. If I had covered this territory alone and by regular trains, as I had intended, it would have taken me twenty days instead of eight; I know, because I figured it.

Emil Judell, of H. L. Judell & Co.—In a single instance where I have shown one customer how he could make by pushing our goods, the results will be worth the entire trip. Often a retailer can be helped by a suggestion from the house, and I have found many such cases, all which would mean more business for us and for San Francisco.

Nate Mayer, of Heller, Klein & Co.—It is of the greatest value to the merchant to see the stocks and the stores of the retailer. We can also check up the work of our travelers.

W. F. Ohm, of Blake, Moffitt & Towne.—The other trips increased our business, and this one will. I have seen numbers of people to whom I have shipped goods for years in the past, and who have wanted to meet me, but whom I have never seen before. We are mutually gratified to have met, and the results are going to be beneficial on both sides.

John P. Cleese, of the John P. Cleese Co., Inc.—One of the best things about these trips is that when I reach home I know the character and temperament of the merchants I do business with, and that makes a better basis for the adjustment of complaints. The personal visit also gives the manufacturer a better basis for fixing credits for he knows the kind of man he has to deal with.

H. C. Reck, of the Coffin-Redington Co.—This is one of the best investments commercial San Francisco ever made. The up-state merchant likes to see such enterprise, and it makes him proud of the house with which he does business, to have this fine train pull into his town with the leading business men from the city.

T. M. Earl, of the Nolan-Earl Shoe Co.—Many of the merchants I have visited have said they would henceforth try to use more of our goods; and I know they mean it, for that is exactly the effect the previous trips of the Merchants' Association have had. The visit naturally arouses their favorable interest in the city.

Henry Rathjen, of the Rathjen Mercantile Co.—The personal meeting beats any number of letters. I came on this trip because I was more than satisfied with the results of the previous ones. Of course, no one need think he can rely on the personal visit alone—it must be followed up by correspondence, to keep the effect alive; but anybody that will do that will get results and big ones.

W. L. Meussdorffer, of the Rudgear-Merle Co.—Personal contact is the great thing. Since the other trips, people have visited our factory from out of town that never would have thought of it before. After a man has met you he feels that he knows you and can do business with you more confidently.

Alfred A. Raas, of Muller & Raas.—The increase of San Francisco's prestige through this excursion is a highly valuable thing.

L. W. Harpham, of Harpham & Jansen.—The personal visit throws more light on the credit problem than any number of commercial reports. It enables you to see what sort of merchant you are dealing with, and whether he ought to have less credit or can profitably use more. Then, we meet the men in different lines of business and exchange ideas of mutual value.

Sigmund Bauer, of Jules Levy & Bro., Inc.—It has been a great thing to let the people of the State know that San Francisco is again ready to supply them and wants their trade. That, alone, would make the trip worth while.

C. H. McCormick, of the First National Bank.—The excursion has enabled us to understand, in a general way, the wealth, resources and possibilities of this great section, so that when East-bound people ask us about our State we can impart definite, and perhaps valuable, information.

Cam S. Falk, of Greenbaum, Weil & Michaels.—After one of these visits the merchants feel that they know us personally, and that is a stronger bond than can be established by any quantity of correspondence or any number of drummers' reports.

J. C. Berendsen, of Hinz & Landt, Inc.—We always profit from direct observation. I shall go on every one of these trips. They enable us to tell the character of the retailer, and sometimes to make helpful suggestions. That makes friends for us and for the city.

C. J. Wetmore, of the Wetmore-Bowen Co.—This has been a great excursion in an educational way. People on this trip are seeing towns they never saw before, and many that have grown out of recognition since they saw them last. We are getting a vast amount of new information about the resources of our State, and will be better equipped to talk about it when we get home.

W. N. Moore, of the Moore-Watson Co.—Chairman Committee on Wholesale Trade, heading the expedition: I feel that the trip has been a great success. It has made a most favorable impression for San Francisco everywhere we went, and that is what we went for. We have been able to do it because we have had along a lot of good fellows that worked hard and conscientiously. One of the best results will be the friendly sentiment created for the Panama-Pacific Exposition, and the desire of these interior counties to co-operate with San Francisco by erecting county buildings.

Charles S. Fee, Passenger Traffic Manager, Southern Pacific.—The merchant, railroad man, or any other man, that neglects the principle of personal solicitation in business is making the mistake of his life. I know this has done an immense amount of good, because everywhere I have gone I have heard, from the up-state merchant, only the liveliest expressions of appreciation of the spirit that prompted the San Francisco men to devote their valuable time to this visit.

C. C. Olney, of Murphy Grant & Co.—These people will remember the visit longer than we will. You can't know your customer any too well, and the better you know him the better it is. The trip has made a great impression, which will be a long time wearing off.

Geo. C. Browne, of the National Pharmacy Co.—This excursion has done more for San Francisco than the other two together and they did a great deal. Our customers have told me, "Anybody that goes after trade the way you fellows do, ought to get it." It always pays to do things as well as possible, and that is the way this expedition has been conducted.

J. H. McLafferty, of the Pacific Coast Paper Co.—These trips have a cumulative effect, like advertising. The people remember. We'll make more of them, and show our customers we care enough about them to come again. They all appreciate the interest we have shown.

F. Dohrmann, Jr., of the Nathan-Dohrmann Co.—The visit has been cordially appreciated everywhere. The only thing to be desired was more time so we could have seen the back country, as

our hosts would have had us do. I believe thoroughly in the principle and policy of these undertakings.

Guave Wormser, of Sussman, Wormser & Co.—Such trips always do good. For one thing, they pave the way for the commercial traveller—he is sure to get more consideration when he calls. I've met many new people, who will become customers.

L. J. Meaney, of Hirschfeld & Meaney.—I've met some splendid fellows in these towns, and when one of them sends in a complaint henceforth, we shall know better what to do about it. I wouldn't miss these trips. They show us our market, and have an immense educational value.

J. D. Isaacs, of Luscombe & Isaacs.—Greatest educators a man can have. The merchant often buys goods unsuited to the wants of his customers. Meeting his jobber and talking it over helps him remedy that difficulty. Each can learn something from the other, and both benefit. It gives us an opportunity to see for ourselves what the country wants.

W. S. Greenfield, of the Johns-Manville Co.—It has been a great promoter of acquaintance among ourselves, and we needed it. For three years I have been in the same building with a man, buying from and selling to him, and I never met him until this trip.

F. C. Stratford, of the Zellerbach Paper Co.—The trip has made me feel everywhere. The merchants of the city now have a more vivid realization of the possibilities of the country, and the people of those places we have visited are correspondingly glad of it. We have been amply repaid for the time and expenditure.

E. B. Gimbal, of Gimbal Bros.—The dealers all feel complimented that we should bother them the time to come so far to see them. With such a feeling it only becomes a question of not neglecting anybody, and results are bound to follow.

Richard Schmidt, Jr., of the Schmidt Lithograph Co.—The expeditions have enabled us to find new markets for our line. After the San Joaquin excursions we sent men into territory we had never travelled before and succeeded in getting some nice business. The results have been good.

Charles Huyck, of Langley & Michaels.—Everywhere we have gone the people have been delighted with our visit. For one thing, the travelling man doesn't see much of their back country, and they expect benefits to follow our seeing it, for they know that it will mean added publicity for their localities.

T. A. Hays, of the Western Pipe & Steel Co.—I feel like a school boy at the end of his first term, when he wonders how he could have learned so much in such a short time. It has been a revelation, and our teachers have been the local merchants. I have changed all my ideas about working this territory since I came on this excursion. I had a certain theory of it, based on the reports of my travelling men, but after seeing the field myself I have come to a different understanding of its requirements. I am sorry I did not go on the other two trips, but I shall certainly go on the next.

C. W. Marwedel.—I have found many new people going into business. It is worth a great deal to know that fact and to know them.

Arthur B. Watson, of the Goodyear Rubber Co.—The territory through which we have gone is growing at a wonderful rate, and we don't want to overlook even the small store, for if its proprietor has any ability at all it is going to grow with the growth of the country. This is a matter the drummer is apt to overlook, but it is of the greatest value and I am glad we have had an opportunity to take care of our interests in this respect.

Thomas A. Graham, General Freight Agent, Southern Pacific Co.—This is one of the best things that ever happened, both for the railroad and for the shippers. We learn from each other, and we learn each other. They learn our faults and we learn theirs, and so we can come to an understanding and eventually get closer together.

HERE ARE THE NAMES OF THE TRADE EXCURSION PARTY

Expedition to the Sacramento Valley Was Composed Mainly of Heads or Directors of Firms

W. A. Appel, Secretary C. A. Hutton Flour Co., Inc., Flour.
Grove P. Ayers, Manager Holbrook, Merrill & Stetson, Stoves and Plumbing Supplies.
Sigmund Bauer, Manager Jules Levy & Bro., Inc., Laces and Embroideries.
Charles R. Beittler, Office Assistant, The Merchants' Association of San Francisco.
J. C. Berendsen, Managing Director Ilinz & Landt, Inc., Millinery.
Wm. R. Berry, Assistant Cashier Crocker National Bank, Banking.
Chas. Brandenstein, Member M. J. Brandenstein & Co., Tea, Coffee, Rice and Matting.
Wm. S. Broderick, Sales Manager California Barrel Co., Coopers.
George C. Browne, Manager National Pharmacy Co., Drugs.
Julius Brownstein, Secretary Standard Biscuit Co., Crackers and Biscuits.
Sam W. Burchaell, Vice-President Dolliver & Bro., Leather Findings.
Leon Carrau, President Carrau & Green, Jewelers.
H. V. Carter, President Pacific States Electric Co., Electrical Supplies.
Samuel A. Clarke, Director William Cluff Co., Groceries, Cigars and Tobacco.
Herbert E. Clayburgh, Partner Clayburgh Bros., Silks.
John P. Cleese, President John P. Cleese Co., Inc., Mattresses.
H. Davis, Assistant Cashier Wells Fargo and Nevada National Bank of San Francisco, Banking.
W. F. Davis, President W. Davis & Sons, Saddlery and Harness.
W. E. Dennison, President Steiger Terra Cotta and Pottery Works, Sewer Pipe and Terra Cotta.
Samuel Dinkelspiel, President L. Dinkelspiel Co., Dry and Fancy Goods.
F. Dohrmann, Jr., Vice-President and General Manager Nathan-Dohrmann Co., Crockery, Glassware, Silverware, Art Goods.
Ritchie L. Dunn, General Manager American Biscuit Co., Crackers and Candy.
T. M. Earl, Secretary and Sales Manager Nolan-Earl Shoe Co., Boots and Shoes.
Thos. R. Edwards, Manager Jas. W. Edwards Co., Dental Supplies.
H. Eloesser, Secretary Eloesser-Heynemann Co., Overalls and Shirts.
Cam S. Falk, Director Greenbaum, Weil & Michels, Men's Furnishing Goods.
Chas. S. Fee, Passenger Traffic Manager, Southern Pacific Company.
E. B. Gimbal, Partner Gimbal Bros., Confectioners.
H. Gedge, Manager Wrapping Paper Department, Zellerbach Paper Co., Paper Dealers.
Thos. A. Graham, General Freight Agent, Southern Pacific Company.
H. B. Green, Sales Agent The Pennsylvania Steel Co., Steel.
W. S. Greenfield, Manager H. W. Johns-Manville Co., Asbestos Materials, Packings, Building Paper, Electrical Supplies, and Roofings.
Chas. W. Haas, Secretary Haas Bros., Groceries and Provisions; Agents for Quicksilver.
Louis S. Haas, Secretary and Sales Manager Crown Distilleries Co., Liquors.
L. W. Harpham, President Harpham & Jansen, Leather.
Julien Hart, Member B. Hart & Bro., Silks.
T. A. Hays, Vice-President Western Pipe and Steel Co., Sheet Iron and Steel Pipe.
E. L. Heuter, Secretary Bass-Heuter Paint Co., Paints, Oils, Varnishes.
E. C. Heuter, Vice-President Bass-Heuter Paint Co., Paints, Oils, Varnishes.
Sam Heyman, Secretary and Manager the Heyman-Weil Co., Wooden and Willow Ware and Kitchen Utensils.
Wm. H. High, Assistant Cashier The Anglo and London Paris National Bank, Banking.
Carey S. Hill, California Development Bank.
Albert Hirschfeld, Secretary Levi Strauss & Co., Men's Furnishings.
H. M. Holbrook, Treasurer Holbrook, Merrill & Stetson, Metals, Tinware, Stoves and Plumbing Supplies.

St. George Holden, Secretary and Treasurer Holden-Ducrey Co., Sash Doors and Mill Work.
Chas. Huyck, Director Langley & Michaels Co., Drugs.
J. L. Isaacs, Head of Firm, Luscombe & Isaacs, Manufacturers, Agents.
S. O. Johnson, President Klamath Development Co., Real Estate.
C. B. Joseph, Sales Manager Nathan-Dohrmann Co., Crockery, Glassware, Silverware, Art Goods.
Emil Judell, Junior Partner H. L. Judell & Co., Cigars and Tobacco.
W. D. Keyston, Secretary Keyston Bros., Whips, Harness and Saddlery.
Albert F. Kindt, President Sartorius Co., Ornamental Bronze and Iron Work.
L. M. King, Secretary, The Merchants' Association of San Francisco.
Wm. A. Landry, Vice-President Dunham, Carigan & Hayden, Hardware, Cutlery, Sporting Goods, Electrical Supplies, Pipe and Steel, Pipe Fittings.
E. M. Lind, Secretary A. P. Hotaling & Co., Liquors.
Russell Lowry, Assistant Cashier The American National Bank, Bankers.
J. H. MacLafferty, Vice-President and Manager Pacific Coast Paper Co., Paper Dealers.
A. S. Mangrum, President Mangrum & Otter, Stoves, Ranges, Tin and Enamel Ware, Tiling, Heating, Hotel and Kitchen Outfits.
Warren Manley, Assistant Secretary, The Merchants' Association of San Francisco.
Charles S. Marshall, Manager of Sales, H. S. Crocker Co., Stationers, Printers, Lithographers and Bookbinders.
C. W. Marwedel, Head of Firm, C. W. Marwedel, Machine Shop Supplies.
Nate Mayer, Heller, Klein & Co., Clothing.
Wm. H. McCarthy, President United Workmen's Boot and Shoe Mfg. Co., Boots and Shoes.
Howard H. McClellan, San Francisco "Examiner."
C. H. McCormick, Assistant Cashier First National Bank, Banking.
L. J. Meaney, Partner Hirschfeld & Meaney, Trunks, Suit Cases, Traveling Bags.
William Metzner, Manager Nonotuck Silk Co., Silks.
W. L. Meussdorff, Sales Manager Rudgeard-Merle Co., Brass and Iron Beds.
C. F. Michaels, Vice-President Langley & Michaels, Drugs.
W. N. Moore, President Moore-Watson Dry Goods Co., Dry Goods, Notions, Furnishing Goods.
R. H. Ohea, Assistant Secretary Paraffine Paint Co., Paints.
W. F. Ohm, Sales Manager Blake, Moffitt & Towne, Paper Dealers.
C. C. Olney, Sales Manager Murphy, Grant & Co., Dry Goods.
Chas. B. Platt, Vice-President J. A. Folger & Co., Coffee, Teas, Spices, Baking Powder and Extracts.
Arthur L. Price, San Francisco "Call."
Alfred E. Raas, President Muller & Raas, Millinery.
Henry Rathjen, President Rathjen Mercantile Co., Liquors.
H. C. Reck, Manager Sundries Department, Coffin, Redington Co., Drugs.
Albert E. Richter, Sales Manager Pacific Laundry Supply Co., Laundry Machinery.
Richard Schmidt, Jr., Secretary Schmidt Lithograph Co., Lithographing, Printing, Labels.
W. H. Scott, Vice-President Pacific Hardware and Steel Co., Hardware, Tinware, Sporting Goods, Iron and Steel.
Chas. Stallman, President Pacific Tool and Supply Co., Tools and Machine Shop Supplies.
Edgar L. Stern, Assistant Manager A. Fleishacker & Co., Paper Boxes.
F. C. Stratford, Sales Manager Zellerbach Paper Co., Paper Dealers.
A. E. Sugden, Sales Manager Pacific Hardware and Steel Company, Hardware, Tinware, Sporting Goods, Iron and Steel.
Frank Morton Todd, Editor The Merchants' Association "Review," The Merchants' Association of San Francisco.

Arthur B. Watson, Assistant Treasurer Good-year Rubber Co., Rubber Goods.
Robert S. Weaver, Cashier Pacific Cereal Association, Food Cereals.
C. J. Wetmore, President Wetmore-Bowen Co., Liquors.
F. W. Wolfe, Assistant Cashier the Bank of California, Banking.
Gustave Wormser, Partner Sussman, Wormser & Co., Grocers.
A. L. Young, President A. L. Young Machinery Co., Machinery.

ASSOCIATION REQUESTS ANOTHER SAFETY STATION.

Asks Supervisors to Provide for an Additional One at Third and Market Streets.

The Board of Works has been asked by the Association to provide for a safety station on the south side of Market Street, opposite Lotta's Fountain to accommodate people going to the ferries. All stations heretofore built on Market Street, including the first one, which the Association constructed for the city at Lotta's Fountain, have been on the north side of the street, and while they have been very valuable to people taking east-bound cars, they have not afforded them as much security as they have people taking cars west bound. Increasing traffic now seems to demand suitable accommodations for those going toward the ferries, and the Association has asked that it be provided for, putting its request in the following form:

San Francisco, May 4, 1911.

To The Honorable
The Board of Public Works,
City and County of San Francisco.
Gentlemen:—

The Merchants' Association of San Francisco respectfully petitions your honorable Board to include in your budget for the next tax levy a special appropriation for the construction of a public safety station on the south side of the car tracks on Market Street opposite the present station at Lotta's Fountain.

The Association has received numerous requests from citizens, for over a year, for the construction of one or more stations on the south side of Market Street and particularly for one opposite Lotta's Fountain and we believe that the time has now arrived when some of these stations should be provided on the south side and we recommend that the first one be constructed opposite Lotta's Fountain.

It has been thoroughly demonstrated that these stations are no real obstruction to teams and that, on the contrary, they facilitate the passage of vehicles at congested points by requiring them to proceed in orderly lines. The number of people boarding cars there to go to the Ferries is very large, particularly during the late afternoon and evening, and these people are subjected to danger from automobiles and passing vehicles, as they have no protection on the south side of the tracks while waiting for a car or boarding the same.

As the cost of these stations is very small and as a greater number of people probably receive more benefit from them every day than from the same amount of money expended on any other improvement, we respectfully urge your honorable Board to provide for the construction of such a station as soon as possible at the point referred to. Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,
L. M. King, Sec'y. M. H. Robbins, Jr., Pres.

From present indications the next few years will see a greater demand for improved agricultural machinery and implements in Chile than ever before, and it would be well for American interests to keep in very close touch with this field meanwhile, as German and English machine interests are eager for this business.—Consul Alfred O. Winslow, Valparaiso.

NINETY-NINE YEAR LEASES MAY NOW BE USED TO HELP BUILD UP SAN FRANCISCO

Method Employed in the Eastern Part of the United States for Handling Large Schemes of Realty Improvement Has at Last Been Made Available for This City

In passing the ninety-nine-year leasing bill, the Legislature and Governor Johnson have conferred a boon on San Francisco of no small value. Other cities of the State will gain by it, but owing to the conditions left by the fire, this city has more to gain than the rest.

The practice of leasing land for long terms tends to promote improvement. It is a recognized and generally used method of real estate development in many of the most enlightened Eastern communities, such as Chicago, Boston, New York, Philadelphia, and Baltimore, and would have been in operation in San Francisco long ago had it not been for a legislative inhibition that limited leases of real estate in California cities to twenty years.

A Long Time Coming.

Eight years ago the Merchants' Association of San Francisco attempted to have the inhibition removed, or at least to have the limit raised to ninety-nine years, and it sent the draft of a bill to the Legislature then in session, containing the latter provision. The legislators compromised at fifty years, apparently fearing some dark plot, or some mysterious danger to the public from so pronounced an innovation. There was a good deal of talk in committee about the unwisdom of permitting land-owners to "alienate" land for so long a period, although nobody could tell just why, and the apprehensions of the legislators were not to be allayed by reminding them that selling land alienated it forever, or that in Eastern communities, like Chicago, leases for two hundred and ninety-eight years and for nine hundred and ninety-nine years were neither rare nor the source of any public injury that could be detected. The fifty-year term was all the Association could obtain at that time, and it was forced to be content. An effort to have the term extended by the special session called after the fire also failed.

What the Fifty-Year Extension Did.

The fifty-year lease privilege which the Association did secure, however, proved very valuable to the city in the reconstruction period. A number of good buildings, some among the best in the city, were put up on thirty-five, forty- or fifty-year leases. Among them are the Westbank Building on Market Street; the buildings at the gore of Market and Eddy, and Market and McAllister; the Hotel Turpin, on Powell between Market and Ellis; the Russ Building; the building at the northeast corner of Geary and Stockton; the Anglo and London Paris National Bank; the Goodfriend Hotel; the Spreckels Market Building; the Dunn Building and the one adjoining, at the northwest corner of Ellis and Stockton.

The city's most striking example of the beneficial results of long leasing is the block on the south side of Market Street, between Fourth and Fifth. Here the Pacific, the Commercial and the Lincoln buildings all stand on long leases, and constitute, with the exception of the Parrott Building, reconstructed for the Emporium, an entire block improved in this manner.

Not one of these buildings, it is safe to say, would have been erected on a twenty-year lease, and it is likely that if they had not been built on leases some of them either would not have been built at all, or their construction would have been so long deferred that the restoration of the downtown section, in which they were an important factor, would have proceeded much more slowly than it did.

Where it Failed.

But valuable as it was, the fifty-year leasing right was subject to a peculiar geographical limitation in San Francisco, just because it was limited to fifty years. It was not used except in the case of the best class of property: the "gilt-edge" kind, where rents were very high and sure and the realty was in strong demand. Not an instance is known to the writer, of the improvement, on a fifty-year lease, of a lot in the section west of Powell Street. Remarkably as this district has advanced, the interest of the merchant requires that it advance farther and faster, so that it may be reoccupied by thousands of people, and so that the retail section downtown may have the sort of support it had before the fire. If in this district there should be erected on long leases no more than a dozen buildings that would not have been constructed otherwise, the gain will be great; if only through the encouragement it will give to neighboring improvements.

Waiting for Longer Leases.

And once the town is accustomed to the idea, and informed about it, the building will be done. Said a well-known builder, a man that has erected nineteen or twenty fine structures downtown since the fire:

"We have had plenty of fifty-year leasing propositions in the district west of Powell Street put up to us, and we wouldn't touch them; but on a ninety-nine-year basis we would be tempted to do some more building there."

In many cases the long lease presents advantages over any other way of handling downtown improvements. (If it has any disadvantages, there is nothing compulsory about it.) Many owners have an old-fashioned, wholesome distaste for mortgaging heavily enough to build the expensive structures required in the fire limits, and they also dislike to part with real estate they may have carried for years at great cost in the hope of realizing on it eventually. On the other hand, every community of this size contains men that are skillful at putting up buildings, but in San Francisco they have been handicapped by the necessity of raising the money to buy the fee of the real estate they might wish to improve.

Making Realty Useful.

The ninety-nine-year lease enables these people to get together on a basis satisfactory to both. The owner does not have to borrow the money to erect the building; the builder does not have to raise the money to buy the land. Yet the improvement can proceed, to their common profit and the benefit of the community.

The owner need not mortgage. He reserves a rental equal to an agreed net interest on the value of the property, which is all he could hope for if he sold it and put the money into bonds. In Chicago, this rental is commonly fixed at four or four and a half per cent net, the lessee paying the taxes and keeping the improvement repaired and insured.

The lessee pays as rental for the land about what he would pay for the money if he borrowed it to buy the land, or about what he would have to forego in interest if he devoted his own capital to the purpose. The burden of his undertaking, however, is limited to the cost of construction, and to the comparatively trifling matter of finding the ground rent, insurance and taxes. As long as these are paid, his lease is absolutely secure. Neither he nor his tenants nor his assigns can be dispossessed.

Gilt-Edged Security.

The owner of the fee has the best of security—a security equal to the finest sort of bond. He owns the building as well as the real estate, and can, by due process of law, evict his tenant if the rent is not forthcoming, just as though the property were a twenty-five dollar flat. That is the reason for putting the ground-rent so low, which is a considerable advantage to the public at large. The whole arrangement tends to promote good building, low rents, and stable business conditions.

The lessee, if he selects his site and builds with judgment, can make as much out of his rents through sub-letting as he could expect to make if he owned the ground. (It is said that one lessee on Market Street made the cost of his building in three years.) Or, if he prefers building for a profit, he can sell his lease when he gets his building up as advantageously as he could an improved lot. Such investments, for income, are very attractive to a certain class of investor.

So are investments in the fee when the ground has been improved under long lease. In either case, there is nothing to prevent transactions if buyers and sellers can agree.

Rearranging the Rental.

And there is no reason why the lot owner should lose to the lessee the advancing value of the land, for where the custom of making long leases is established the lease usually provides that the lot shall be re-appraised every five or every ten years, so that the rent, figured as a fixed percentage of the value, advances on a sliding scale with the advance of the property. Here the lessee may derive some advantage, enough to tempt him to undertake the improvement possibly, from the fact that the appraisement is not likely to cover the whole five- or ten-year period, but only to represent the value at the beginning of it, leaving the increase of the rental value as a possible gain. Again, however, this may be compensated for by contract between the parties.

By sale of the lease to the lessor, or of the fee to the lessee, both the lot and the lease might come into the same ownership

eventually, if the owner of either one saw an advantage in it and could get the other to agree to a price.

No Good Bequests Refused.

As to bequests, a lot under a good ninety-nine-year lease is in many cases an ideal inheritance for a wife or child unaccustomed to the care of money. It furnishes a stable and certain income, as good as that from the best sort of bond. It can be sold at need, but the very security of it should help prevent the need from arising.

In general, the practice of building on long leases makes it unnecessary to borrow money from the savings banks for the purchase of the real estate that is improved in this manner, and the banks have just that much more to lend for the purchase and improvement of other property, by operators that do not care for the long-lease method.

An Aid to Fine Improvement.

Long leasing does not promote a cheap and interior type of construction. Where the period is long enough, the character of construction is fixed by the demand. Some of the finest and costliest structures seen in Eastern cities stand on ninety-nine-year leases, and some on leases for still longer terms. Neither does it tend to diminish the land-owner's regard for the progress of his city, for his interests are still as dependent upon it as though he were leasing his lot from month to month. He can only hope for increased rentals through increased values.

Altogether, San Francisco is to be congratulated that just at this juncture in her affairs liberty has been provided for one more method of improvement. Thanks are due Assemblyman Benedict, who introduced the bill, and Senator Lee Gates, who saw it through the Senate. It now remains for our enterprising real-estate men, each with an eye to a good commission of course, to bring this new privilege to the attention of their clients, and thus promote the use of it.

The new law will take effect 60 days from and after May 1st. F. M. T.

MUNICIPAL LEAGUE'S CHANCE TO SEE A 1912-MODEL CITY.

Delegates to Los Angeles Convention Invited to Take a Look at San Francisco.

The 1912 convention of the National Municipal League will be held in Los Angeles, and the Merchants' Association has communicated to the League's secretary an urgent invitation to the delegates to visit this city before they return to the East. Special stress has been laid on the opportunity not only to see a city built anew in five years, but many features of municipal equipment of the latest type, such as no other city can show. Among these items are the finest high pressure fire protection system in the world, two fire boats of the most advanced type, garbage destructors of the newest and most efficient design, and a sewer system that meets a surprising array of difficulties in the most scientific way. If the delegates to the National Municipal League wish to see the one great modern city, here is their chance.

HOW MUCH DO YOU KNOW ABOUT THE CITY WHERE YOU LIVE?

Do You Realize How Many of the Biggest Things in the Country San Francisco Has?

San Francisco, itself, has a population of 416,912.

San Francisco district has a population of over 700,000 within a 20-mile radius of the City Hall.

The area of the City and County of San Francisco is 26,880 acres, or 42 square miles.

The assessed valuation is \$515,027,164.00.

There are 32 parks and squares with a total area of 1,398.6 acres, 5.2 per cent of the total area.

Golden Gate Park contains 1,013 acres, and is about 4 miles long and half a mile wide. It is all artificial, having been reclaimed from sand dunes.

San Francisco is the best-fortified city in the world.

The Presidio (the largest Government Reservation in the United States situated within city limits) has an area of 1,542 acres.

One thousand and three manufacturing institutions are located within the city limits, exclusive of industrial establishments.

Seven hundred and forty-seven distinct articles are manufactured in the city.

San Francisco has 360 miles of paved streets, 315.4 miles of sewers and 278.58 miles of street railway lines, on many of which cars run all night. Any part of the city may be reached for a five-cent fare.

San Francisco has 76,082 telephones; one to every 5.4 people, which is a larger ratio than that of any other city in the world.

Building operations in the past five years have aggregated \$230,000,000.

Amount raised locally for new buildings, \$162,020,420.00.

Bank clearings for 1910, \$2,323,772,870.99.

Bank clearings for 1909, \$1,979,872,570.06.

Increase for 1910, \$343,900,300.93.

San Francisco has 57 banks.

City and County tax rate for 1910 is 1.647.

Building contracts for 1910 amounted to \$22,873,942.00.

San Francisco has 1,237 hotels with 60,000 rooms. Ninety per cent of the hotels are less than four years old, and are modern in every respect. Only one city in the United States has better and more accommodations for conventions and visitors.

Average winter temperature, 51 degrees.

Average summer temperature, 59 degrees.

There are 156 daily, weekly and monthly publications, embracing all languages.

There are 90 public and 22 private schools.

San Francisco has the largest land-locked harbor in the world, with 1,000 miles of sea shore, capable of harboring the combined navies of the world. It is 55 miles long and 4 miles wide.

It has a two-million-dollar Post Office building with 62 sub-stations.

The Post Office receipts for 1909 amounted to \$2,095,376.00.

All the gold coins of the United States are made in the U. S. Mint in San Francisco.

The largest Chinese Quarter in the United States is located here and has a population of 15,000.

The largest indoor swimming tanks in the world are located here.

San Francisco has the highest standard of eggs of any city in the world.

San Francisco has 5,300 acres (8.2 square miles) of fire-protected territory, 2,300 more acres than the City of New York. This is accomplished by means of 93 miles of pipe for a high pressure fire protection system, 100 fire cisterns with a capacity of 75,000 gallons each, two fire boats with a capacity of 10,000 gallons a minute each under 150 pounds pressure, two storage reservoirs on the highest point in the city with a capacity of 10,000,000 gallons, two distributing reservoirs with a capacity of 1,500,000 gallons, and one fresh-water and two salt-water pumping stations. This work is being done by municipal bond issues at a cost of \$5,200,000.00.

The following additional improvements are being constructed under municipal bond issues:

New sewerage to cost \$4,000,000.

Garbage disposal plants to cost \$1,000,000.

Thirty-one primary and grammar and primary and four high schools at a cost of \$5,600,000.00.

City and County Hospital to cost \$2,000,000.00.

Hall of Justice to cost \$1,000,000.00.

San Francisco voted \$18,800,000.00 worth of bonds for municipal improvements in 1908-1909.

In addition San Francisco voted bond issues of \$45,000,000.00 for a water supply system and \$2,020,000.00 for a municipal street railroad.

Total bonds voted in 1908, 1909 and 1910 amount to \$66,420,000.00.

San Francisco has the greatest shipbuilding plants on the Pacific Coast.

The fire of April 18th, 19th and 20th, 1906, was the largest conflagration in the history of the world, burning an area of over four square miles. The city is now almost entirely rebuilt. This incomparable feat was accomplished in less than five years of actual building time. San Francisco will hold the Panama-Pacific International Exposition in 1915, the largest International Exposition in history. Nearly \$5,000,000.00 was subscribed by citizens for this Exposition in less than two hours.

San Francisco is the newest and most modern city in the world.

Forty-seven railway conductors, members of the Railway Conductors' Association, on their way to a convention of their order at Harrisburg, Pa., were shown over the city in automobiles last month by the Merchants' Association, to manifest the hospitality of San Francisco and give the travellers the right impression of the city. The party, which included many ladies, was conveyed in nine automobiles, and was personally conducted by the assistant secretary of the Merchants' Association. One of the cars was furnished by Chief Seymour, one by Mr. Charles A. Stewart of the Hotel Stewart, and one by the Association's president.

The visitors were shown the Park, the Beach, the Cliff House, and Chinatown, and expressed themselves as delighted with the beauties of San Francisco and its surroundings.

CITY ACCOUNTING REPORT IS THE SUBJECT OF WIDE INTEREST

What Experts Say About the Association's Latest Contribution to Public Service

Widespread interest in the subject, and in San Francisco enterprise in attempting to bring about so valuable a reform, has been manifested through numerous letters received by the Association from individuals and civic organizations in distant parts of the country that have been sent copies of the report.

Encouraging Efficiency.

Among the rest Mr. Horace E. Deming, of the National Municipal League, a writer on subjects of municipal improvement, says: "I trust that the report will be adopted and its recommendations put into practical effect. A proper accounting system fixes responsibility. It brings aid and encouragement to the honest and efficient and this is quite as important as its exposure of the dishonest and inefficient. IT IS A NECESSARY ELEMENT OF INTELLIGENT CITY ADMINISTRATION."

A Standard for Other Organizations.

Mr. Wm. Geo. Bruce, secretary of the Merchants' and Manufacturers' Association of Milwaukee, says:

"We must express our gratification at the thought that a commercial organization has set out to perform such an important civic task. It has always seemed to us that while commercial bodies must primarily seek the economic welfare of the community they should broaden out so as to include the civic welfare as well."

The service you have rendered proves that some things in a large community cannot be performed by political or official bodies as efficiently as they can by a body of progressive, unselfish and non-partisan citizens.

Unusually Comprehensive.

Herbert R. Sands, director of the Chicago Bureau of Public Efficiency, and one of its certified public accountants, says:

"The report appears to be an unusually comprehensive presentation of the accounting and administrative needs of most American municipalities today; at least those of the first class. The suggestions submitted by your committee would, we believe, be a practicable solution of the vexatious problems to which the report refers."

Should be Valuable to Other Cities.

E. B. Harvey, acting secretary of the Chamber of Commerce and Manufacturers' Club of Buffalo, says:

"Your comprehensive report upon the necessity of a revision of the accounting system of your city government should be of value in providing for a proper accounting system in other municipal governments."

Evidence of Good Work.

The secretary of the American Civic Association, Richard B. Watrous, has this to say:

"The report is another striking evidence of the very efficient work your Association is doing for San Francisco, and there can be no doubt that the conclusions reached by your committee will be valuable to scores of other cities so that you are doing a service not only to San Francisco but to American municipalities in general."

Most Interesting Document.

Charles F. Gettemy, director of the Massachusetts Bureau of Statistics, says:

"It impresses me as a most interesting document, which I shall deem it my duty to study carefully, particularly in view of the fact that in addition to the duty imposed upon this bureau by our state law of 1906, this bureau is now charged by additional legislation passed last year

with the duty of auditing and installing accounting systems in such cities and towns of the Commonwealth as may petition therefor."

Commendation from a High Authority.

Mr. L. Powers, chief statistician of the Bureau of Commerce and Labor, has made some valuable suggestions to which the committee will give careful consideration. In addition, he says:

"The fact that the Merchants' Association secures this report marks an awakening interest in a subject of growing importance—the need of good accounting in government as in private business; the need of better business methods in private as well as in governmental enterprises. The fundamental ideas which the accountants have embodied in their report are such as to meet with my hearty commendation. I welcome every such attempt, as it brings before the students of the subject as well as before the business world some contribution to governmental advancement."

Other communications have been received, all of them laudatory in tone and some embodying valuable suggestions.

The authors of the reports are all certified public accountants, so that the recommendations it contains are in the direction of a workable scheme, and not, like too many suggested reforms, a mere theory or vague desire for undefined improvement. All its ideas are definite and particular working plans, which are capable of being applied practically, as soon as the conditions now existing have been studied out and the requirements of each case have been learned. It is for this necessary purpose that the initial appropriation is asked by the Association, which already has the assurance of the Mayor that it will receive his support.

The committee, to whose public-spirited effort much credit is due, consists of the following firms: Lester Herrick & Herrick, McLaren, Goode & Co., Price, Waterhouse & Co., and William Dolge.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BERNER	First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUDY	Treasurer
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN	Boardman Bros. & Co.
RICHARD W. COSTELLO	O'Connor, Moffatt & Co.
W. D. FENNIMORE	Cal. Optical Co.
HASTLAND LAW	Vivli Company
K. C. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WARREN MANLEY	Assistant Secretary
WRIGHT, WRIGHT & STETSON	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

GEORGE C. BOARDMAN, Chairman	BYRON MAUDY
R. H. SWAYNE	W. D. FENNIMORE
Publicity and Promotion.	A. W. SCOTT, JR., Chairman
R. S. ATKINS	JOSEPH SLOSS
HASTLAND LAW	FRANK I. TURNER
Trade and Finance.	W. D. FENNIMORE, Chairman
C. K. MCINTOSH	GUSTAVE BERNER
W. N. MOORE	EUGENE J. BATES
BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.	
HENRY A. CAMPBELL	Engineer in Charge
D. A. HAGINS	Financial Secretary and Auditor

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAME OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co.	310 Sansome
Dolge, Wm.	311 California
Greenhood & Jansen	405 Clunion Bldg.
Lester Herrick & Herrick	Merchants Exchange Bldg.
Lomax, W. B.	Chronicle Bldg.
McLaren, Goode & Co.	Thos. Clunion Bldg.

Price, Waterhouse & Co.	310 Sansome
Rowe, C. V.	Room 247, 268 Market
Ruckstell, John R. Claus Spreckels Bldg.	
Sutter, Alphonse	815 Nevada Bank Bldg.
Walker & Cooper	255 California
ACCOINTANTS AND AUDITORS.	
Hertz, Louis	149 California
ACETYLENE GAS GENERATORS.	
Bullard, E. D.	Rooms 227-228, 268 Mkt.
ADDING MACHINES.	
Walker Advertising Agency	717 Market

ADVERTISING.

Cooper, F. J.	18 Montgomery
Green, J. Chas. Co.	Stevenson and Clinton Park
Johnston-Ayers Co.	130 Kearny
Olney-Moorhead Co.	905 Commercial Bldg.
Scottford, F. E.	242 California
Walker Advertising Agency	Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
AMMUNITION.	
The Peters Cartridge Co.	608 Howard
ARCHITECTS.	
Barth, Hermann	13 Kearny
Crim & Scott	425 Kearny
Colley, J. W.	Pacific Bldg.
Curtlet, William	Phelan Bldg.
Dutton, L. B.	Chronicle Bldg.
Holmes, Edward L.	388 Pine

CONTRACTORS AND BUILDERS.
 Day & Sons, T. H., 1055 Monadnock Bldg.
 Faby Richard, J. B., 518 New
 Hainsborough Bldg., 1028 Market
 Hut, Jas. H., 325 Mercurio
 Richard, & Sons, 779 Market
 Masow & Morrison, 518 Monadnock Bldg.

COOPERS.
 California Barrel Co., 224 and Illinois
 Carl Cooperage Co., 54 Boardman
 Woerner, David (Est. 60), 14th & Har
 Herbert, Vogel & Co., 137 Seventh

COFFEE & STOCK.
 Richards, J. W., 844 Monadnock Bldg.
CORDAGE MANUFACTURERS.
 Tubbs Cordage Co., 1000 K. Bldg.

CORSET MANUFACTURERS.
 Locke, C. E., Mgr. Royal Worcester
 Corset Co., 238 238 Gentry

COTTON GOODS.
 California Cotton Mills Co., Oakland
 Turner Co., J. Spencer, 110 Market

CRACKER MANUFACTURERS.
 American Biscuit Co., Bat. & Broadway
 Standard Biscuit Co., Pacific & Sansome

CROCKERY AND GLASSWARE.
 Anglo-American Importing Co., 137
 Nathan-Dohrmann Co., Stockton & Gentry
 Schloss Crockery Co., 17-19 Beale

CURRY DECIARIES.
 Hettrich, A. L. Co., 508 Washington
DAIRY MANUFACTURERS.
 De Laval Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.
 Edwards Co., The, 232 233 Gentry
DENTISTS.
 Flood, A. M., D. S., 240 Stockton
 Platt, Frank L., D., 232 Gentry

DEPARTMENT STORES.
 Emporium, The, Market, bet. 4th & 5th
 Rucker-Fuller Desk Co., 577 Mission

DISK DISPLAY FIXTURES.
 Feintuch Display Fixture Co., 134 Sansome
 Kehoe Display Fixture Co., 134 Sansome

DOORS AND WINDOWS.
 California Door Co., 42 Main
DRAWINGS AND STORAGE.
 Bocaride, J. B., Dray Co., 97 Sacramento

DRUGS—RETAIL.
 Baer Drug Co., 723 Market
 Boerliche & Runyon, 723 Market

DRUGS—WHOLESALE.
 Coffin, Redding & Co., 152 Second
 Waldron & Dietrich, 576 Mission

DRUGS—WHOLESALE.
 Serwe & Prien, 404 Mission
DRY AND FANCY GOODS HOUSES—

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

City of Paris. Stockton & Gentry
 Hale Bros., Inc., 973 Market
 Livingston Bros., 224 and Mission

DIVING AND CLEANING.
 Thomas, The, 7 Parisian Dyeing &
 Cleaning Works, 37 Tenth
 Hickman, Henry, 3830 California

EDUCATIONAL INSTITUTIONS.
 Heald's Business College, 133 New
 San Francisco Business College, 308 Market

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

ELECTRICAL SUPPLIES AND CON-
 Brooks-Pollis Electric Corp., 46 Second
 Electric Appliance Co., 728 Mission

GAS ENGINE MANUFACTURERS.
 Schilling, Adam, & Son, 311-313 Main
 Standard Gas Engine Co., 10 California
GAS ENGINES AND SCALES.
 Fairbanks-McCormack Co., 1st

GAS ENGINES AND SCALES.
 Fairbanks-McCormack Co., 1st
GAS METERS AND STOVES.
 Pacific Meter Co., 112 Market

GAS CONSUMERS.
 Gas Consumers' Ass'n., 10 O'Farrell
GAS WATER HEATING AND ELECTRIC LAMPS.
 Thibelen, Jos., & Co., 567 Mission

GAS WATER HEATING AND ELECTRIC LAMPS.
 Thibelen, Jos., & Co., 567 Mission
GLASS MANUFACTURERS.
 Illinois-Pacific Glass Co., 15th & Folsom

GLASS MANUFACTURERS.
 Illinois-Pacific Glass Co., 15th & Folsom
GLOVES.
 Moss, Geo. A., 127 Grant Ave.

GLOVES.
 Moss, Geo. A., 127 Grant Ave.
GROCERS—RETAIL.
 Dannemark Bros., 1041 1/2 Scott

GROCERS—RETAIL.
 Dannemark Bros., 1041 1/2 Scott
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis
GROCERS—WHOLESALE.
 City of San Francisco, Inc., 421 Davis

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

HOTELS.
 Baldwin House, 74 Sixth
 Bellevue Hotel, 74 Sixth
 Hotel Richelieu, Van Ness & Geary

- INSURANCE—LIFE.**
Dundane, Wm. A., Asst. Vice-Pres. Western States Life Ins. Co., 109 Walnut Pacific Mutual Life Ins. Co., 109 Post & Grant Ave. West Coast Life Ins. Co., 348 Pine
- INSURANCE—STREET.**
Pacific Surety Co., First Nat. Bldg. Bldg.
- INTERIOR DECORATIONS.**
Schanstey & Vollmer, 1930 Van Ness
- INVESTMENTS.**
Jennings, Rufus P., Merchants Ex.
- INVESTMENT SECURITIES.**
Brown-Walker-Simmons Co., Crocker Bldg.
- IRON, ORNAMENTAL.**
Sartorius Co., Fifteenth & Utah
- IRON WORKS.**
Moore & Scott Iron Works, Mala & Howard
Morton & Hedley, 215 Harrison
California Shore Iron Works, 550 Eighth
Ridson Iron Works, Hooker & Lent Bldg.
Vulcan Iron Works, 684 Mission
- IRON AND STEEL MERCHANTS.**
Berger & Carter Co., 504 Mission
Pacific Iron Works, 354 Market
- JAPANESE PRODUCTS AND FANCY GOODS.**
Solomon, C. Jr., 314 Battery
- JAPANESE AND CHINESE SILKS.**
Mendelson Bros., 114 Sansome
- JEWELERS—RETAIL.**
Andrews, A., 60 Kearny
Baldwin Jewelry Co., 29 Kearny
Glimmerman, W., 818 Market
Hammermith & Co., Sutter & Grant Ave.
Hirschman & Co., 220 Grant Ave.
Radke, C., 215 Post
Shreve & Co., Grant Ave. & Post
Sorenson, James A., & Co., 715 Market
- JEWELERS—WHOLESALE.**
Abrams, Henry M., 717 Market
California Jewelers, 717 Market
Carrau & Green, 112 Kearny
Ditzel, J. S., 150 Post
Eisenberg, A., & Co., Post & Kearny
Grenzweil, Geo., & Co., 150 Post
Hill, A. C., 150 Post
Judy, Alphonse, Co., 704 Market
Mayer & Welshen, 717 Market
Nordman Bros., 717 Market
Schussler, M., & Co., 704 Market
- JEWELERS' SUPPLIES.**
Giacobi, Louis A., 222 Kearny
Mills & Lochbaum Co., 114 Kearny
- KNITTED GOODS.**
Plaster, J. J., Knitting Co., 739 Market
Gaitner & Mattheis Co., 739 Market
- KODAKS AND PHOTOGRAPHIC SUPPLIES.**
Eastman Kodak Co., 86 Third
- LADIES' FURNISHING GOODS.**
A. Crocker & Co., 21 Sansome
Davis, Schwanwasser & Co., 21 Sansome
Magna, L. & Co., Grant Ave. & Kearny
Newbach Bros., 717 Market
Schwartz & Goodman, 873 Market
Parang, T., Grant Ave. & Kearny
- LADIES' TAILORS.**
Flamm, G., 140 Geary
- LAMPS.**
Roess Lamp Co., 1135 Mission
Bauer Lamp Reflector & Electric Sign Co., 528 Gough
- LAUNDRIES.**
La Grande Laundry Co., 234 Twelfth
Metropolitan Laundry Co., 1148 Harrison
Kohlberg, L., 844 Eighteenth
San Francisco Laundry, 1408 Turf
White Star Laundry, 355 Eighth
- LAUNDRY MACHINERY AND SUPPLIES.**
Pacific Laundry Supply Co., 761 Folsom
Troy Laundry Co., 651 Mission
Western Laundry Machinery Co., 68 Fremont
- LAW BOOK PUBLISHERS.**
Bancroft, Whitney Co., 280 McAllister
- LEAF TOBACCO DEALERS.**
Goelnsky & Co., 747 Sansome
Kohberg, L., 844 Eighteenth
- LEATHER AND LEATHER GOODS.**
Brown & Adams Co., 431 Battery
Hapham & Jansen, 524 Washington
Kaufman, Davidson & Semmel, 137 Clay
- LIME, CEMENT AND PLASTER.**
Covell, Henry, & Co., 3 Main
Horn Lime Co., 406 Wacker Bldg.
Gwynne Gypsum Co., The, Pacific Bldg.
- LITHOGRAPHERS.**
Britton & Rey, 560 Sacramento
Galloway Lithograph Co., 513 Howard
Olson, O. E., Lithograph Co., 350 Jackson
Schmidt Lithograph Co., 461 & Bryant
Union Lithograph Co., 714 Harrison
- LIVERY STABLES.**
Kelly, Thomas, & Sons, 1623 Pine
- LUMBER DEALERS.**
Acme Lumber Co., Sixth & Channel
Albion Lumber Co., 145 Berry
Caspar Lumber Co., 810 Kohl Bldg.
Cammie, Geo. H., 602 California
Connelley, E. D., 2401 San Jose Ave.
Dodge, F. J., & Co., 16 California
Hamm, Geo. H., 602 California
Ford, Chas. D., & Co., Merchants Ex.
Grays Harbor Commercial Co., 16 California
Greenwald, Otto H., Foot of Third St.
301 Alaska Commercial Bldg.
Hamm, Geo. H., 602 California
Hihn, F. A., Co., 282 California
Hobbs-Wall & Co., 1150 Bldg.
Hooper, F. P. & J. A., 110 Market
Howard, E. A., & Co., 20 Howard
Luma, G. W., & Co., 713 Marvin Bldg.
Krusz, J. H., Twenty-third & Shotwell
Pacific Lumber Co., 216 Pine
Pope & Talbot, Foot of Third St.
Port Blakely Mill Co., 16 California
Schouten, J. W., & Co., 738 Bryant
Seymour & Talbot, Foot of Third St.
Simpson Lumber Co., 14 Townsend
Slade, S. E., Lumber Co., 112 Market
Stake, John, 112 Market
Standish Hick, 112 Market
Crocketer Bldg.
Tappan, H. C., 310 Sansome
Templeman, Henry, 310 Sansome
Truckee Lumber Co., 310 Sansome
Union Lumber Co., First National Bldg.
Van Arsdale-Harris Lumber Co., 310 Sansome
White, L. E., Co., Balboa Bldg.
- MACARONI MANUFACTURERS.**
Spilvato, C. R., Co., 955 Bryant
- MACHINERY AND ENGINEERS' SUPPLIES.**
Bacon, Edw. R., 899 Monadnock Bldg.
California Hydraulic Engineering Co., 899 Monadnock Bldg.
California Tool Works, 181 Beale
Compressed Air Machinery Co., 181 Beale
Cyclops Iron Works, 223 Main
Evans, C. H., & Co., 183 Fremont
Garrett, W. C., 183 Fremont
Henshaw-Bulkeley Co., 13 Fremont
Marshall-Nelson Supply Co., 146 Stewart
Marwood, C. W., 150 Post
Meese & Gottfried Co., 155 Main
Moore, Chas. C., & Co., 95 First
Nardwell, C. W., 95 First
Pennington, G. W., & Sons, 313 Folsom
Pierston, Roeding & Co., Monadnock Bldg.
Rice Compressed Air & Drill Co., 313 Spear
Union Iron Works Co., 28 Fremont
Young, A. L., Machinery Co., 28 Fremont
- MANUFACTURERS' AGENTS.**
Alden, S. F. & Co., 560 Crocker Bldg.
Coates, A. H., 576 Mission
Elinor, J. H., 576 Mission
Freer, Burr W., 717 Market
French & Linforth, Wells Fargo Bldg.
Hughson & Meritt, 444 Van Ness
Luscombe & Isaacs, 32 Battery
Morgan & Allen Co., 150 Post
Robinson Bros., Third & Mission
Seogen, F. M., Co., 609 Mission
Simonds, S. E., Co., 114 Sansome
- MANUFACTURERS OF TOOLS AND BUILDING HARDWARE.**
Falls Mfg. Co., 317 First
- MARBLE WORKS.**
Musto, Jos., Sons-Kean's Co., 555 North Point
- MATRESSES AND UPHOLSTERY.**
Cleese, John P., Co., 18th & York
Crescent Feather Co., 19th & Harrison
Hoy, John, Rhode Island Alameda
- MEN'S FURNISHING GOODS—RETAIL.**
Bullock & Jones, Post & Kearny
Ellis, Milton & Co., 7 Stockton
Fido, Geo. F., & Co., 72 Mission
Hansen & Erick, 353 Montgomery
Rogerson, J. C., 1017 Valencia
Togger, The, 10 Kearny
- MEN'S FURNISHING GOODS—WHOLESALE.**
Cluett, Peabody & Co., 850 Howard
Greenebaum, Well & Michels, 740 Mission
Ide, Geo. F., & Co., 72 Mission
Neustader Bros., First & Mission
- MERCHANT TAILORS.**
Bernate, Sam., 180 Sutter
Growth, W. L., Co., 704 Market
Jacob, J. M., 704 Market
Lyons, Chas., 719 Market
Reid, J., & Son, 833 Market
Stell, Henry, Co., 833 Market
Ulrich, J. A., 45 Kearny
Valentina, P., 183 O'Farrell
Williams & Co., 110 Sutter
- METAL WORKS.**
Finn, John, Metal Works, 384 Second
Pacific Metal Works, 163 First
- MICROSCOPES AND RIGOLOGICAL SUPPLIES.**
Bausch & Lomb Optical Co., 164 Sutter
- MILK AND CREAM.**
Columbia Dairy, 231 Franklin
Jersey Farm Co., 136 Eighth
Standard Milk Co., 3201 Sixteenth
- MILNERY.**
Butler-Schultz Co., 731 Market
Glick-Hazel Co., 731 Market
Hinz & Landt, 731 Market
Holt & Nathan, 86 Third
Jacob, A., & Co., 731 Market
Muller & Raas Co., 731 Market
Simon Millinery Supply Co., 833 Market
Sokol & Milton, 833 Market
Zobela Millinery, 833 Grant Ave.
- MINERAL WATERS.**
Eggers, Chas., & Co., 128 Eureka
Shasta Water Co., 6th & Brannan
Union Seltzer Water Co., 385 Ninth
Witter Medical Springs Co., 315 California
- MINING COMPANIES.**
Alaska Treadwell Mfg. Co., Mills Bldg.
Hammon, W. P., Alaska Com'l Bldg.
Ralston, W. C., 201 Sansome
- MINING MACHINERY.**
Hendy, Joshua, Iron Works, 75 Fremont
- MOTORCYCLES.**
Hendee Mfg. Co. (Pac. Coast Branch), 544 Van Ness
- MULTIGRAPHING.**
Multigraph Publicity Co., 818 Monadnock Bldg.
- NECKWEAR MANUFACTURERS.**
Heinemann, H. M., 130 Bush
Samter, L., & Sons, 768 Mission
- NECKWEAR—WHOLESALE.**
California Neckwear Co., 14 Sansome
- NOTARIES PUBLIC.**
Levy, Eugene W., 560 Mills Bldg.
- NOTIONS AND SMOKERS' ARTICLES.**
Bros. Macarante Co., 67 Battery
Son Bloch & Co., 67 Mission
- NUT DEALERS.**
Sunset Nut Shelling Co., 245 Clay
- OFFICE FILING DEVICES AND SYSTEMS.**
Yawman & Erbe Mfg. Co., 712 Mission
- OPTICIANS.**
Bertling Optical Co., 186 Geary
California Optical Co., 49 Post
Chiu-Beretta Optical Co., 120 Geary
Hirsch & Kalsner, 318 Post
Kahn, Henry, & Co., 644 Market
- OYSTER DEALERS.**
Darbee & Immanuel, 245 O'Farrell
Morgan Oyster Co., 614 Third
- PACKERS OF CALIFORNIA FOOD PRODUCTS.**
Armby, J. K., & Co., 627 Howard
Alaska Packers' Co., 150 Post
Wells Fargo Bldg.
- PACKING HOUSE PRODUCTS, TALLOW & COTTONSEED OIL.**
Willits & Patterson, 115 First
- PAINTS AND OILS.**
Bass-Hunter Paint Co., 816 Mission
Clinch, C. C., & Co., 14 Berlin
Emert & Duncan, 663 Howard
Fuller, W. P., & Co., 301 Mission
Hawley & Co., 149 Jackson
Nason, R. N., & Co., 151 Potrero
Sherwin-Williams Co., The, 454 Second
Whittier-Cole Paint Co., 454 Second
- PAINTERS AND PAPER HANGERS.**
Brace, N., 459 Valencia
Fraser, John P., 791 O'Farrell
St. Denis, J. H., 10 Sutter
- PAPER MANUFACTURERS.**
Taylor Paper Co., Inc., 318 Davis
Willamette Pulp & Paper Co., 318 Davis
- PAPER, PAPER BAGS AND PAPER BOXES.**
Blake, Moffet & Towne, 1400 Fourth
Brookhill & Co., 141 First
Cal. Paper Box Co., 2175 California
Crawford, J. H., 2175 California
Fletcher, A. C., 131 Fremont
Fletcher, A. C., 131 Fremont
Swick, C. E., Art. Graham Paper Co., St. Louis, Mo., 311 California
Zellerbach Paper Co., Battery & Jackson
- PATENT DOOR OPENERS AND CLOSERS.**
Rischmuller, Geo., 37th St., Oakland
- PATENTED DEVICES, TOOLS AND MACHINERY.**
M. P. Schell Mfg. Co., 509 Howard
- PATTERN MAKERS AND MILL WRIGHTS.**
Reed, W. H., & Co., 330 Main
- PERFUMES.**
Rieger, Paul, & Co., 116 First
- PHARMACEUTICAL PREPARATIONS.**
California Fig Syrup Co., 392 Church
Nat. Pharmacy Co., 392 Church
Scott & Gilbert Co., 17th and Wood, Oakland
Viavi Co., 636 Pine
- PHOTOGRAPHERS.**
Rushnell Photo Co., 1142 Market
Waters, R. J., & Co., 717 Market
Weldner, Chas. D., 717 Market
- PHYSICIANS AND SURGEONS.**
Bryant, Edgar R., M. D., 350 Post
D'Evelyn, Frederick W., M. D., 350 Post
Gibbons, Henry, Jr., M. D., 350 Post
Mann, C. S., M. D., P. O. Box 5144, S. F.
Palmer, Geo. H., M. D., 744 Market
Merritt, George W., M. D., 2333 Washn
Montgomery, D. W., M. D., 2419 Cal
Seligman, Grant, D. D., 708 Schroft Bldg.
Plehel, Kaspar, M. D., 216 Jackson
Rosenfeld, Julius, M. D., 128 Stockton
Sherman, Harry M., M. D., 2123 Jackson
Vockel, Victor G., M. D., 351 Bush
Ward, Jas. W., M. D., 391 Sutter
Watkins, Jas. T., M. D., Union Square Bldg.
- PIANO AND ORGAN DEALERS.**
Allison, W. F., Co., 153 Kearny
Baldwin Co., The, 153 Kearny
Bowers, J. T., & Son, 356 Post
Dummett & Co., 375 Main
Ellers Music Co., 375 Main
Kohler & Chas., 40-52 O'Farrell
Macy, Byron, 250 Stockton
Pierce, Wm. H., Co., 313 Sherman-Clay Co., Kearny & Sutter
- PIANOS—WHOLESALE AND MANUFACTURERS.**
American Piano Co., 150 Post
- PIPE, RIVETED STEEL AND TANKS.**
Western Pipe & Steel Co., 444 Market
- PLUMBERS.**
Snook, Wm., & Son, 602 Clay
W. F. Co., 1177-1179 Turk
Wittmann, Lyman, & Co., 315 Polk
- PLANING MILLS.**
Holden-Deuprey Co., 126 W. Mission
- PLUMBING, HEATING & STEAM SUPPLIES.**
Crane Co., Second & Brannan
Danzel-Moller Co., 543 Mission
Haines, Jones & Cadbury Co., 351 Mission
Nelson Mfg. Co., N. O., 978 Howard
O'Hair, E., & Co., 350 McAllister
Taylor, George H., Co., 317 Mission
- PORK PACKERS AND PROVISION DEALERS.**
Armour & Co., Battery & Union
Heinemann, H. M., 130 Bush
Roth, Blum & Co., 50 California
South S. F. Packing & Pvn. Co., 50 California
Western Meat Co., 6th & Townsend
Wilfert Bros., 6 Taylor
- POST CARD MANUFACTURERS.**
Cardwell Vincent Co., 579 Market
Mitchell, Edw. H., 3363 Army
- POULTRY AND DAIRY PRODUCTS.**
O'Brien, Spatorno & Mitchell, 315 Market
- POWDER WORKS.**
E. I. Du Pont de Nemours Powder Co., 315 Market
- PRINTERS.**
Harry, J. H., Co., 1124 Mission
Blair-Murdoch Co., The, 68 Fremont
Brown & Power Stationery Co., 68 Fremont
Brunt, Walter N., Co., 860 Mission
City Printing Co., Williams Bldg.
Deming, J. H., 860 Mission
Freysang Printing Co., 1323 Howard
Gilmartin Co., The, Stevenson, nr. First
Monahan, John, 860 Mission
Myall-Rollins Bank Note Co., 32 Clay
Neruss Publishing Co., 423 Hayes
Pittman, Van, 423 Hayes
Shannon, Conny Prtg. Co., 509 Sansome
Union Publishing House, 313 Battery
Torres, Joe M., 313 Sansome
- PROPERTY OWNERS.**
Crocker Estate Co., Crocker Bldg.
Flood, James, 1418 Orange Bldg.
Hewes, D., 1418 Orange Bldg.
Holmes Investment Co., The, 1418 Orange Bldg.
Irvine, James, 1418 Orange Bldg.
Mayer, Geo. F., Jr., 467 O'Farrell
Newman, H. W., 467 O'Farrell
Pacific Co., Pacific Bldg.
Parrott, John, 502 California
Quinn, John, E., 502 California
Schueler, H., 502 California
Shelton Estate Co., 68 Post
- PUBLIC STENOGRAPHERS.**
Cooper, Edwin H., Public Steno Bldg.
- PUBLIC WEIGHERS.**
McKenna, Jas. F., Third-St. Wharf
- PUBLISHERS.**
Seera, J. H., 717 Market
Commercial News Pub. Co., 527 Commercial
Reed, W. H., & Co., 330 Main
McAllister

PUMPING MACHINERY.
Dow, Geo. E., Pumping Engine Co.,
Sheldon Bldg.
Jackson, Byron, Pump Works, 361 Market
Woodin & Little 23 Fremont

RAILROADS.
Payson, A. H., Assistant to the Pres.,
Santa Fe Ry. Co., Mondnock Bldg.
Western Pac. Ry. Co., Mills Bldg.

RAILWAY EQUIPMENT.
Dodge, Douglas W., Chronicle Bldg.
Eccles & Smith Co., 71 First
Livermore, Norman B., Metropolis Bank Bldg.

RATTAN WORKS.
Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.
Abrahamson Bros. & Co., 261 Montgomery
Andrews, T. P., 404 Chronicle Bldg.
Armstrong-Quastman Co., 227 Montgomery
Aronson Realty Co., 160 Sutter
Babin, Landry, 318 Kearny
Baldwin, C. C., 423 Flannery
Bancroft, Paul, Bancroft Bldg.
Boardman Bros., 111 Montgomery
Boyd, J. B., 123 Sutter
Browne, R. S., & Co., 123 Sutter
Clark, Curran, 239 Montgomery
Coward, J. B., Mondnock Bldg.
Crim, W. H., & Co., Mondnock Bldg.
Edwards, L. B., 245 Montg
Ehrenpfert, Wm., 401 Fillmore
Getz, Sol., & Sons, 328 Chronicle Bldg.
Gleason, Wm., Trustee, Russ Bldg.
Grady, John, Second & Jessie
Harris, Weldenmuller & Rosen-
strin, Inc., 346 Montgomery
Healy & Gillespie, 632 Market
Hoyman, Oscar, & Bro., 113 Montg
Hoag, W. R., & Co., Room 708, 35 Market
Hooker & Lent, 203 Montgomery
Kahn, J. Feder, 203 Montgomery
Kell Estate Co., 1209 Flood Bldg.
Klamath Development Co., 1218 Flood Bldg.
Langrebe, McNevie & Jones, 402 California
Larsen, A. & Co., 241 Montgomery
Lichtenstein Bros. Co., 288 Montg
Lincoln Realty Co., 638 Market
Lyon, Hoag, 638 Market
Mackenzie & Underhill, 1008 Merch.
Madison & Burke, 40 Montgomery
Mason, Thos., & Sons, 5 Montgomery
Mann, Clarence M., 603 Marion Bldg.
Marston, Frank W., 606 Phelan Bldg.
McEwen Bros., 122 Montgomery
McGaw, John, 41 Montgomery
McGraw, W. L., & Co., 156 Sutter
McMahon, O. B., & Co., 156 Sutter
Mooser & St., 104 Montgomery
Oliver, B. & Co., 104 Montgomery
Parkdale Realty Co. of S. F., 210 Market
Pollock, John, 101
Pen, Albert J., 121 Sutter
Rich, A. & Sattler, 14 Montgomery
Rosen, P. & Co., 25
Rucker, Jos., 9 Post
S. F. & Suburban Home 140 Geary
Society, 200 Euclid Ave.
Schroth, Co., The, 251 Kearny
Schultz, L. A., 321 27 Montg
Shainwald, B., 630 Chronicle Bldg.
Skinner, Geo., 223 Montgomery
Skellton, E. W., 223 Montgomery
Straussburger, 163 California
Trust Investment Co., Bldg.
Umhoe, G. H., & Co., 141 Sutter
Van Rhein Real Estate Co., 141 Sutter
Wayman, Guy T., 232 Montgomery
Weck, F. A., Berkeley
Whitell, 141 Sutter
Whitell, George, Jr., 141 Sutter
Williams & Surryhne, 114 Sutter
Wolf & Hollman, 24 Montg
Wright, J. W., 20 Montgomery

ROOFING AND BUILDING PAPER.
Pacific Refining & Roofing Co.,
379 Monadnock Bldg.
Farmanine Co., 34 First

RUBBER GOODS.
Bowers Rubber Works, 62 Sacramento
Diamond Rubber Co., 2nd & Mission
Goodyear Rubber Co., 50 Fremont
Gorham-Rubber Co., 50 Fremont
New York Belting & Packing Co.,
First & Howard
Winlow, R. & Co., 658 Howard

RUBBER STAMPS, SIGNS & STENCILS.
Morse, Klunkner Co., 1212 Market
Patrick & Co., 1212 Market
Hidalgo Plantation & Commercial Co.,
Rues Bldg.

RUG MANUFACTURERS.
California Rug Co., 6147 Lombard

SAVES.
Herring-Hall-Marg Co., 217 Market

SCALE.
Herman, 120 Folsom
Parcells Safe Co., 677 Market

SCALES.
Krauli, F. O., Scale Co.
Toledo Computing Scale Co., 224 Market

SCHOOL AND KINDERGARTEN SUPPLIES.
Bradley, Milton, Co., 675 Market
Weber, C. F., & Co., 545 Market

SCHOOL BOOK PUBLISHERS.
Dunn & John, 717 Market
Gill & Co., 717 Market

SCREEN WORKS.
Quick, John W., 1218 Haight

SEEDS AND PRODUCE.
Volkmann, Chas., & Co., Sansome & Broadway

SEED GROWERS.
Metson, W. H., & Co., 601 Balboa
Miner, C. C., & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.
Clark, N., & Sons, 1122 Natoma
Stegler Terra Cotta & Pottery Mfg. Bldg.

SEWING MACHINES.
Singer Mfg. Co., 1156 Market
White Sewing Mach. Co., 1460 Market

SHEET METAL WORKS.
Cronan, W., 19-23 City Hall Ave.
Delano Bros., 70 Spear

SHIP CHANDLERS.
Foard-Barstow Ship Chandlery Co.,
133 Steuart
Havelside, Withers & Davis, 64 Clay
Josely, G. M., & Co., 25-32 Main
Sellers & Madison Co., 61 Market
Wicks-How, Emerson Co., 61 Market

SHIP STORES.
Whelan, Jas. J., 110 Main

SHIPWRIGHTS.
Bowes & Andrews, 14 Steuart

SHIPPING AND COMMISSION.
Alexander & Co., 410 Alaska Commercial Bldg.
American Trading Co., 24 California
Baird, 350 Sansome
Barnes, Hibberd Co., 14 California
Bates & Chesbrough, Mer. Ex. Bldg.
Boore, Ferguson & Co., 408 Davis
Grace, W. R., & Co., 26 California
Hermann, Geo., 310 California
Hind, R. F., & Co., 310 California
Johnson-Locke Mercantile Co., 210 California
Land, Henry, 201 Marine Bldg.
Mital & Co., Merchants Exchange
Meyer, Wilson & Co., 45 California
Moore, Ferguson & Co., 408 Davis
Newhall, H. M., & Co., 260 California
Oltz, McCallister & Co., 320 California
Plummer, Geo. E., & Co., 74 Sacramento
Sporeck, J. D., & Co., 74 Sacramento
Williams-Emerison Co., 310 Sansome

SHIRT MANUFACTURERS.
Eloesser-Heymann Co., 77 Battery
Ulan, George P., & Co., 762 Mission
Uman, Selligson, 149 New Montgomery

SHOE GOODS.
Dolliver Bros., 619 Mission

SILKS.
Hart, B., & Brother, 14 Sansome
Clayburgh Bros., 26 Sansome

SILK MANUFACTURERS.
Nonotuck Silk Co., 114 Sansome
Carlson-Cutler Co., 114 Sansome

SILVERWARE.
Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.
Flischbeck Soap Co., 17th & R. Island
Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SODA WATER MANUFACTURERS.
Becht, G. J., & Co., 602 Mission
Belfast Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.
Carlisle, A., & Co., 160 Market
Dixon, Fish & Co., 205 California
Payot Stratford & Kerr, 62 Fremont

Schwabacher-Frey Stationery Co., 210 Sansome
Ulan, George P., & Co., 104 Battery
White & Farnsworth, 425 Montgomery

STEAM ENGINE MANUFACTURERS.
Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.
California Transportation Co., 250 Powell
Fuegal, Cay. Tr., 118 Battery
Cook, Thos., & Son, 693 Market
Ettore Patrizi & Co., 655 Montgomery
Hamburg-American Line, 160 Powell
Pacific Coast Steamship Co., 112 Market
Pacific Mail Steamship Co., Flood Bldg.
Togo Kien Kaisha, 408 Metropolitan Bldg.
Metropole Steamship Co., Ferry Bldg.
Northern Commercial Co., 320 Sansome
Shipowners' & Merchants' Tugboat Co.,
Vallejo St. Wharf

STEEL CASTINGS.
Columbia Steel Co., 800 Hooker & Lent Bldg.
Pennsylvania Steel Co., 1505 Chronicle Bldg.

STEVEDORES.
Eachen & Minor, 112 Market

STORE AND OFFICE FIXTURES.
Bateman, Wm., 1913 Bryant
Fink & Schindler, 218 1/2 Market
Metropole, 46 Rauech

STOVE AND IRON FURNACES.
Graham, James, Mfg. Co., 531 Mission
Stelger & Kerr, Eighteenth & Folsom

STOVES AND KITCHEN APPLIANCES.
Heyman-Well Co., The, 720 Mission
Mangum & Oiler, 561 Mission

STRUCTURAL STEEL MANUFACTURERS.
Dyer Bros. (Golden West Iron Works),
14th & Kansas
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.
California & Hawaiian Sugar Refin-
ing Co., 264 California

SURETY COMPANIES.
American Bonding Co., 712 Alaska Commercial Bldg.
Walters Surgical Co., 332 Sutter

SURGICAL INSTRUMENTS.
Walters Surgical Co., 332 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.
Lietz, Thos. A., Co., 622-624 Commercial

SYRUPS.
Long Syrup Refining Co., 16th & Harrison
Pacific Coast Syrup Co., 713 Sansome

TAG MANUFACTURERS.
Dennison Mfg. Co., 832 Market

TAILORS' CLOTHS, TRIMMINGS AND FUR.
Arnstein, Simon & Co., 3rd & Mission
Baumgarten, J. & Co., 751 Market
Taylor, H. H., 216 Clay
Relas Bros. Co., 114 Kearny

TANNERS.
Eagle Tannery, 26th & San Bruno Ave.
Craig Tanning Co., 1703 San Bruno Ave.
Legallat-Hellwig Tanning Co., Sixth Ave. South
Taylor, H. H., 216 Clay
Sunset Tanning Co., 1501 San Bruno Ave.
Tasne, Wm., Tanning Co., Bldg.
Monadnock Bldg.

TEAS, COFFEES AND SPICES.
Brandenstein, M. J., & Co., 124 Mission
Folger, J. A., & Co., Howard & Spear
Hills Bros., 175 Fremont
Hoskins, J. A., & Co., 175 Fremont
Schilling, A., & Co., 24 & Folsom
Thierbach, Chas. F., Co., 442-447 Market
Tyler, H. H., 216 Clay
Wilson's, 370 Market

TELEPHONE AND TELEGRAPH COMPANIES.
P. H. Gaunt, 14th & Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.
Johnsen Service Co., Mondnock Bldg.

TENTS AND AWNINGS.
Ames-Harris-Neville Co., 100 Potrero Av.

THEATERS.
Belasco & Co., Sutter & Steiner
Orpheum Circuit, O'Farrell, nr. Stockton

THERMIT SUPPLIES.
Goldschmidt Thermit Co., 432 Folsom

TIMBER PRESERVING.
S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.
Williams, L. B., 918 Crocker Bldg.

TITLE INSURANCE.
Cal. Title Insurance & Trust Co., 10th & Broadway

TRUNK AND BAG MANUFACTURERS.
Galland Mercantile Laundry, 315 Eighth
S. F. Towel Co., 611 Gough

TOYS AND NOVELTIES.
Cal. Notion & Toy Co., 782 Mission
Sader & Co., 782 Mission

TRANSFER, STORAGE AND MOVING.
Bekins Van & Storage Co., 312
Union Transfer Co., 13th & Mission
Pierce-Rudolph Storage Co., 1450 Eddy
Union Transfer Co., Ferry Bldg.
Western Transfer & Storage Co., 223 Front
Wilson Bros., 14th & Sanchez

TYPENITERS AND SUPPLIES.
Hirschfelder & Meany, 612 Market
Malm, C. A., & Co., 246 Bush
Milwaukee Trunk & Bag Co., 57 First
Oppenheimer, James, 245 Market
Pacific Trunk & Bag Co., Front and Commercial

TYPENITERS AND SUPPLIES.
Albright, L. & Co., 341 Market
Albright Typewriting Co., The, 341 Market
Pacific Trunk & Bag Co., 245 Market
Remington Typewriter Co., 276 Bush
Underwood Typewriting Co., 132 Sutter

UNDERTAKERS.
Godeau, Julius, 41 Van Ness
Gray, N., & Co., 2198 Geary

UNDERTAKERS' SUPPLIES.
Cal. Casket Co., 359 Mission

UNDERWEAR.
Delmel Line, Mesh System Co., 142 Sansome

UNIFORMS AND REGALIA.
Pasquale, B., & Co., 115 Post

VACUUM MACHINERY.
Prentiss, F. S. R., 416 Market

VARNISH MANUFACTURERS.
Bert, Bro. Co., 1850 Howard

WAGON AND CARRIAGE MATERIALS.
Holt Bros. Co., 914 Folsom

WAGON MAKERS' SUPPLIES.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

WATERHOUSE AND LESTER CO.
Waterhouse & Lester Co., 534 Howard

WALL PAPER AND HOLDINGS.
Tozer, L., & Son, 228 Grant Ave.
Uhl Bros., 717 Market

WAREHOUSES.
Continental Warehouse Co., 625 Third
De Pue, E. J., Merchants' Ex. Bldg.
Granger's Business Assn., Mer. Ex.
Hawley, 140 California
Lombard Warehouse Co., 104 Front
South End Warehouse Co., Front and Commercial

WINES AND LIQUORS.
Ahrens, Bulwinkle Co., 1st & Harrison
Arnold, B., & Co., Townsend & Stanford
California Wine Assn., 180 Townsend
California Winery, 103 Sansome
Chavale & Bon., 319 Battery
Chavale, C., 246-255 Mission
Crown Distilleries, 29 Minna
Fleischman-Clarke Co., The, 439 Bryant
French-American Wine Co., 1821 Barton
Gundlach-Bundschu Wine Co., 1821 Barton
Grau, H. J., 2450 Mission
Helmsch, Herman H., 316 Second
Hoelscher, Wm., & Co., 1872 Mission
Hottel, C. C., 100 Jackson
Italian-Swiss Agricultural Colony, 100 Jackson
Jettison & Hunt, 712 Second
Jones, Mundy & Co., 712 Second
Kaufman, 712 Second
Kaufman, 712 Second
Lachman, Arthur, 510 Battery
Lachman & Jacob, 510 Battery
Lachman & Jacob, 510 Battery
Levin, Co., Inc., Julius, 385 Howard
Lyons, E. G., 3442 Lexington
Lubben, John, Drumm & Merchant
Lyons, E. G., & Rias Co., 635 Folsom
Martin, E. & Co., 316 Second
Marinoni, E., 714 Montgomery
Meincke, Chas., & Co., 314 Sacramento
Saber, Alit & Bruner, 825 Mission
Saber & Sonoma Wine Co., 11th
Tasne, E. E., & Co., 175 Fremont
Tasne, E. E., & Co., 175 Fremont
Rathen, 3249 Fillmore
Repsold, A., & Co., 25 Davis
Schilling, C., & Co., 20th & Minnesota
Schilling, C., & Co., 20th & Minnesota
Schlessinger & Bender, 20th & Minnesota

Merchants' Association REVIEW

CIRCULATION 2,800 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
For Free Distribution to Members and Others
Interested in Municipal Affairs.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not necessarily
those of the Merchants' Association.
No personal, partisan or sectarian question ad-
mitted to these columns.
No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

FIRST PRESIDENT ADDRESSES ASSOCIATION'S LAST MEETING.

F. W. Dohrmann Cites Early Beginnings
and Wishes Success to New
Organization.

The first president of the Merchants' Association, Mr. F. W. Dohrmann, addressed what was probably its last annual meeting, at the Association's offices on May 31, 1911.

Mr. Dohrmann referred to its small beginning in the effort to assist the Mid-Winter Fair in 1894, and cited the first resolution ever passed at a meeting of its directors, a resolution introduced by Mr. M. Greenbaum, to the effect that every member should keep his own sidewalk free of obstructions and prohibit the removal of rubbish after 10 o'clock in the morning.

From this modest beginning the Association had grown, he said, "until it is hard to realize the magnificence of the work that has been done." He continued:

"The Merchants' Association has become the head, heart and conscience of the civic life of San Francisco. It has grown with its endeavors, and the best thing I can wish it in its new sphere is that the same spirit of public service will be disseminated throughout the larger organization, and that also through its endeavors, the larger organization will continue to grow."

President Robbins traced the 10-months' effort toward consolidation of the four large commercial organizations, and announced that it was on the eve of accomplishment, under the name of "The San Francisco Chamber of Commerce."

The secretary was directed to cast the ballot of the meeting for the re-election of the five directors whose terms are expiring, in accordance with the recommendation of the Nominating Committee. These directors are: M. H. Robbins, Jr., A. W. Scott, Jr., C. K. McIntosh, Joseph Sloss and W. D. Fennimore. The present board will serve until the new organization takes effect.

The president's annual report was read in full, and was ordered distributed to the members in printed form.

MUST INSPECT PUBLIC WORK.

The necessity for fair but thorough inspection of public work appears distinctly in the experience of Louisville, Ky., which shows that such inspection is by no means confined to San Francisco and the Merchants' Association. The Municipal Journal and Engineer says of the situation in the blue grass metropolis:

"The immense sewer system which Louisville is acquiring through the use of the \$4,000,000 in city bonds which were voted by the people in 1906 is

more than eighty per cent completed and, while it is not generally known, a number of the contractors doing the work have failed to carry out their contracts. The work is being completed under the direction of six surety companies, which guaranteed the city that the contractors would finish the work at the price named.

Expert engineers say that this spectacle shows how rigidly the Board of Sewer Commissioners is enforcing contracts and requiring all work to be up to standard.

The Sewer Commission has employed all through this work as inspectors the best qualified young men graduated from technical schools, and the inspections have been rigid, but fair. The inspection, it is said, has been as rigid as that of the government engineers at Panama and it is such inspection, members of the commission say, that has caused some of the contractors to abandon their contracts.

One would like to inquire just what these contractors expected to be allowed to do? And just what they would have done had there been no inspection? Would the people have received what they are paying for? If they would have, why are the surety companies finishing the work?

ASKS INITIAL EXPENSES FOR ACCOUNTING SYSTEM.

Merchants' Association Requests the Super-
visors to Set the Ball Rolling.

In order to bring to early fruition the movement for a modern accounting method in the business of the city, the Merchants' Association has requested the Board of Supervisors to provide in the next budget for the necessary preliminary investigations, as outlined by the Association's Committee on Accounting at the discussion with the Mayor and city officials held by the Association last month. The request is in the following form:

San Francisco, May 4, 1911.

To The Honorable,

The Board of Supervisors,

City and County of San Francisco.

Gentlemen:—The Merchants Association respectfully asks your Honorable Board to provide in the budget of the next tax levy a special appropriation of about \$15,000 for making the preliminary investigation necessary for the revision of the municipal accounting system of the City and County of San Francisco and the installation of a uniform system therein.

We transmit herewith for your consideration a copy of the Report of the Public Accounting Committee of this Association, on The Necessity of a Revision of the Municipal Accounting System of San Francisco. This Report sets forth clearly the necessity for changing the present system and the advantages that would be secured from the installation of a system such as is suggested.

Before a new system can be prepared and installed, a considerable amount of work is necessary to investigate the details and needs of each department so that the accounting in each department may co-ordinate with that of all of the departments with which it may have any relation.

We believe if San Francisco takes the lead in the installation of such a modern system of public accounting, other cities in the State will follow eventually and there will thus be secured a uniform system throughout the State.

Respectfully yours,

THE MERCHANTS' ASSOCIATION
OF SAN FRANCISCO,

M. H. ROBBINS, Jr., President.

L. M. KING, Secretary.

ERA OF PROGRESS BEGINS FOR WESTERN AUSTRALIA.

That Land of Immense Resources Will Re-
quire Many Things That
We Produce.

In a recent visit to Western Australia I noted the signs of progress which that State

is making and realized that for the present, and especially for the future, this region should not be overlooked in the extension of American trade.

The State has emerged from the obscurity of former years, and is no longer a mining camp. It is entering upon a new era. Agriculture as well as mining is receiving great attention, and the farmer, fruit-grower, pastoralist, and lumber-dealer are sharing in the prosperity of the land. Primary industries are showing satisfactory returns; secondary industries are being encouraged, and trade is reflecting the latent wealth of the State, which is yet largely undeveloped.

To give some idea of the extent of Western Australia, it should be noted that it contains over 975,000 square miles, or 624,588,800 acres, or a full third of Australia. Its population is only 300,000, which it is intended to increase by a vigorous immigration policy, part of the plans being to assist 10,000 immigrants to settle upon the land this year. Yet this remarkable State contains what is probably the richest belt of hardwood timber in the world, produces more gold than any State in the American Union, sends more pearls to the London market than any other country save Ceylon, and supplies the world with the so-called new metal, tantalum.

Immense coal measures, enormous deposits of iron ore, and almost every mineral known to the mineralogist are found within its borders.

In talking with men in different lines of business I was told also that they desired to do business with the United States; that they would welcome a greater exchange of products; that they desired better and more frequent communication between the ports of their State and those of the United States; and that American capital could find profitable investment in the development of their resources.

There is a demand now as heretofore for American mining machinery in this great mining State. As other minerals besides gold will be mined sooner or later, there will continue to be a healthy trade in mining machinery of various kinds.

With the present production of large crops of wheat and the assured increase of acreage in the well-defined and dependable belts which have never failed to have sufficient rainfall, there is an opening for agricultural—chiefly harvesting—machinery, while the development of small farming districts will increase the sale of tools, hardware and farming implements of all kinds.

In the opening up of this State within a State there is need of many things which the United States supplies and which, by superiority and standardization in manufacture, are finding ready sale. American pumps, engines, windmills, motor buggies, books, paper, typewriters, cash registers, kerosene, and other oils, all kinds of hardware and iron and steel products, glassware, leather and products, phonographs, office supplies, cinematograph materials, drugs and chemicals, tobacco, apparel and textiles, sewing machines, railway materials, watches and clocks, notions, etc., are supplied in suitable quantities.

This trade should be held and increased by attention to demands, prompt delivery of goods ordered, and the introduction of new lines.—Consul John F. Jewel, Melbourne.

Merchants' Association

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS. ✻

REVIEW

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. ✻

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., JULY, 1911

No. 179

ASSOCIATION PAYS A BEAUTIFUL TRIBUTE TO THE CITIZEN DEFENDERS OF SAN FRANCISCO

Merchant Body Presents to the Coast Artillery Corps, National Guard of California, a Trophy
For the Highest Efficiency Among the Eight Companies in This City.

To promote the maximum efficiency among the officers and men of the Coast Artillery Corps of the National Guard, the Merchants' Association, on June 30th, presented the San Francisco companies with a silver cup, as a trophy to be competed for annually and to be awarded to the company showing the highest efficiency during the year.

The presentation took place at a regimental parade in the Auditorium, attended by 2,500 spectators. The ceremonies formed one of the most interesting and beautiful semi-public functions ever held in this city, and concluded with a military ball.

The delivery of the trophy into the hands of Colonel Schastey, C. A. C., was one of the last public acts of the Association, which thus seemed to pass to the brave music of the regimental band and the gay feet of waltzers, leaving an enduring memento in the keeping of the citizen soldiers.

An Event in the Life of the City.

The occasion was endowed with all the pomp and state of martial ceremony, supported by the simple dignity of civic service. The hall was bright with lights, and gay with flags and the costumes of the ladies, when at 8:55 the First, Second, Third, Fourth, Sixth, Seventh, Ninth and Tenth Companies swung through the wide doors and out upon the floor. They paraded the great open space, in column of squads, the band blaring for them where it stood. With a snap, they formed into line of battalions. The battalions came to "parade rest," and the band sounded off, marching and countermarching before the line. All stood at attention as the band, sounding the last notes of retreat, began to play the national air.

A Brilliant Scene.

The adjutant reported to the colonel that the parade was formed, the colonel unsheathed his sabre, and like one close-coupled machine of men and steel the regiment went through the manual of arms.

Again it formed into column of squads, the colonel commanded "Pass in review!" and, company front, with the band at its head, the mass of men swung down the great hall, 360 feet long, which resounded to the tramp of feet as though an army of veterans went by.

Again the regiment formed in line, and escorted by a military aide, Mr. George C. Boardman, chairman of the committee on Public Affairs of the Merchants' Association,



THE PRIZE OF DILIGENCE AND EFFICIENCY.

stepped slightly forward, accompanied by the secretary of the Association bearing the Perpetual Challenge General Efficiency Trophy.

Tribute to the Guard.

The colonel saluted. Mr. Boardman bowed and said:

Colonel Schastey, officers and men of the Coast Artillery Corps of the National Guard of California, comrades: I feel justified in calling you comrades, for I have had twelve years of service in the National Guard of this city, and look upon that service as one of the most profitable and pleasant of my life.

It is a matter of great regret to me, as it is to all of you, I am sure, that Mr. Robbins, the President of the Merchants' Association, is unable to be here to-night to address you, and that Mr. Brenner, our vice-president, is also unavoidably away, and perforce you must, therefore, harken unto me. But I see you are good soldiers, and a good soldier can stand steadily in line under my poor efforts at oratory.

I greet you to-night on behalf of the Merchants' Association of San Francisco, an organization that, from its inception, has had but one object, the betterment of conditions in and about this city. If it has seemed to you that it has paid but little attention to the National Guard, that is solely due to the multitudinous duties it has had where its work has seemed more needed.

For San Francisco.

We have helped legislators legislate, and executives execute, and have only refrained from taking a part with the judiciary for fear of being committed for contempt of court. We have watched affairs municipal, have organized and planned excursions and other measures for the betterment of trade, and it has seemed sometimes as though the directors were too busy, and so we plead guilty to not giving the attention to this very important branch of the State government that it is entitled to.

The Merchants' Association recognizes the service which the National Guard has done its members in this city and the State, and it rejoices in this opportunity of making a public statement of its appreciation of what has been accomplished.

During the Great Fire.

In the chronicled story of the dreadful days during and following the fire of 1906, far too little praise has been given to the members of the National Guard located in San Francisco for the services which they rendered at that time.

We cannot overstate the services that were accorded our city by the United States Army, the Navy and the Marine Corps during those days, and by the organizations of the National Guard from other parts of the State, the members of which left their homes and left their business and spent many weeks with us. They did their work well, and they earned our undying gratitude.

But the members of the local companies who were on duty at that time, living in this city, while their places of business and their homes burned, leaving their dear ones to care for themselves, and in many instances an aged mother or frail wife to drag heavy burdens to places of safety without the aid of the strong man upon whom she was wont to lean in hours of stress, sacrificed far more than they.

I say that they have earned our undying gratitude, but you are entitled in a greater measure to the appreciation of your fellow citizens.

Only the Best.

The requirements of membership in the National Guard are such as to demand the very highest type of American manhood and patriotism; and no man is justified in seeking enlistment in that organization unless he is prepared to set aside his prejudices and even his neighborly affections, if need be, when his State calls him to duty. The motive of enlistment should be patriotism and in no way self-seeking.

The governments of the United States and of the State of California are spending large sums of money in the development of the National Guard, and every citizen has a right to expect the very best services of which they are capable; and in presenting this trophy to you to-night the Merchants' Association, in a higher sense, is justified in asking for better service in the future than in the past.

We present this trophy, not merely for splendid bearing and accuracy in drill, but for the best qualifications that go to make a good soldier.

Loyalty. Always.

Particularly, we demand absolute loyalty to your State and unflinching fidelity to your officers. Let no man make the mistake of supposing that in the event of any disloyalty the

punishment that he incurs as the result of military discipline is all the punishment he shall bear; for if any one or any group of men were to allow an ill-conceived affection for a civic organization to cause him to be disloyal to his State or to disobey in any manner the lawful orders of his superior officers, he must incur the inevitable condemnation of any organization like the Merchants' Association, and also of every self-respecting and patriotic American citizen.

Let your membership in the National Guard make of you better citizens; and let your good citizenship stimulate your soldierly excellence.

There is much of pleasure to be derived from membership in the Guard, and you have as much right to consider that feature of your membership as a school-boy to romp in recess. Get all the fun you can out of the membership, all the pleasures of the balls, of the smokers, of the good fellowship, the splendid training of your athletic games, the personal advantages of military training. But never lose sight of the fact that first and foremost and greatest, and the prime object of it all, is service to your State and to your nation under all circumstances and at all times.

Time for Instruction Camp.

The members of the Merchants' Association have been invited by their Board of Directors within the past few days to arrange so that every member of the National Guard in their employ will have an opportunity to attend the coming encampment. But they can and should do more. They should encourage every young man in their employ to become a member of some organization of the National Guard. I trust that every member of the Merchants' Association here to night and every other business man that hears me speak, will act upon this suggestion.

Colonel Schastey, on behalf of the Merchants' Association of San Francisco, I now present to you, as custodian, this cup; to be kept by the Coast Artillery as a perpetual challenge trophy, in accordance with the terms in the Articles of Gift, a copy of which you have.

May the best company win; and as the years roll by and the names of the successive companies are engraved upon it, may it become a roll of honor which you men, when you shall have become veterans, will look upon with affection, with interest, and with very great pride. (Applause.)

The tall and graceful cup, on which all eyes were fixed, with its enameled flags and its crossed cannon and its inscriptions freighted with hope, good will and confidence, passed from the hands of the secretary to those of the colonel.

Foundation of Efficiency.

The colonel said:

Mr. Chairman, members of the Merchants' Association, guests: In receiving this beautiful trophy which your organization has presented to the corps, I wish to express to you the earnest and heartfelt appreciation of the enlisted men and the officers of this organization.

The cup is inscribed "For efficiency." I wish to assure you that the foundation upon which this corps is built is efficiency. We are building the foundation. We aim, in the time that the citizen soldier gives to the work that he performs in the National Guard, so to perfect ourselves that in the time of necessity the organization will be able to become an adjunct to the regular service of the coast defense armament of this State.

In addition to these remarks, I wish to present to the Merchants' Association a little token, which the officers and men have had engraved, to be a perpetual reminder of this great service that you have rendered in promoting the efficiency of the National Guard of California and particularly of the Coast Artillery Corps of California. (Applause.)

Graceful Acknowledgment.

With these words, Colonel Schastey delivered to Mr. Boardman a beautifully illuminated parchment, which read:

THE BOARD OF OFFICERS OF THE COAST ARTILLERY CORPS
TO
THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO

WHEREAS, The Merchants' Association of San Francisco has advised this corps of its intention to present to the corps a perpetual challenge

General Efficiency Trophy, to be annually competed for, and

WHEREAS, By the conditions of this competition, the successful annual competitor will always represent the company which has reached the highest degree of efficiency for the preceding year, thus stimulating greater interest on the part of the San Francisco companies in this important work; now therefore be it

RESOLVED, By the Board of officers of the Coast Artillery Corps, N. G. C., in regular meeting assembled, that said perpetual challenge General Efficiency Trophy be accepted, and on behalf of the corps, the Board of Officers extend to the Merchants' Association of San Francisco their thanks and appreciation of this recognition, and that the Merchants' Association of San Francisco be advised that the presentation of this trophy at this time is of special value; first, because it will arouse the spirit of emulation and increase the military interest in the corps; second, because this will increase the esprit and general efficiency of the corps; third, because it indicates an interest in and appreciation of the work of the corps upon the part of the Merchants' Association; and, fourth, because the interest and good will of the mercantile community of this city is essential to the proper support and encouragement of its citizen soldiers; and be it further

RESOLVED, That a copy of these resolutions be engrossed and presented to the Merchants' Association of San Francisco in appreciation of their interest in the corps and the valuable aid which this trophy will be to them in increasing its efficiency and developing its usefulness against a time of need.

San Francisco, June 5, 1911.

GEO. A. SCHASTEY.

Colonel C. A. C., N. G. C.,

President.

ALLEN G. WRIGHT,

1st Lieut. C. A. C., N. G. C.,

Secretary.

First Lieut. E. E. RUSSELL,

Captain A. P. HARRIS,

First Lieut. S. R. COFER,

Committee.

The men marched out to send their rifles to the armory and returned with their side-arms only, to turn the affair into a revel, and to dance until the morning hours were getting into the large numbers.

The Underlying Significance.

So, amid the glitter of gold lace, and the gleam of arms, and the strains of military music and the sweet measures of Strauss and Lehar, and the tripping of light heels, and the gentle waving of flags above, the Association turned over its charge. It was a pretty ceremony, as well as a brilliant spectacle, and meaningful. Few of the hundreds there will ever forget it.

Underlying it was the design of increasing the safety of the city. The defense of seaports today depends on the quality of their fortifications and the efficiency and skill of those that man them. Not only must the high-powered guns be there, but the highly skilled man must be in the plating room and at the range and position-finders and behind the sights.

The national policy of getting along without a large standing army forms a point of weakness just here—there never are enough men in the regular service to man the coast-defense guns, and the operation of them must depend on the Coast Artillery Reserves, made up from the National Guard of the seaboard States.

Coast Defense Is Vital.

For the past few years special efforts have been made in San Francisco to build up an effective organization for coast defense, as well-informed people have realized that there might be need of it too suddenly to organize and drill it after that need had arisen. At present the corps in California consists of eleven companies: two at San Diego, one at San Mateo, and the other eight at San Francisco. The minimum

strength of each company is 65 men. In this part of the service, the hope is that the force in San Francisco will ultimately be swelled to a strength of eighteen companies. Drills are held once a week in the armory at Van Ness Avenue and California Street, and once a year the corps goes into instruction camp at the Presidio and practices and perfects at the batteries what it has learned in the drill hall.

In the last analysis the work with these guns is almost altogether a matter of technical and mechanical skill, and if it is to be effective when needed must be preceded by conscientious training of the whole organization. Rivalry is a strong incentive to good work. The announcement sent to members of the Association notifying them of the invitation to be present as guests of the corps at the presentation ceremonies said:

The Reason.

The purpose of the Association in giving this trophy is to promote a strong and continued interest among the members of the Coast Artillery Corps in their work and to create an emulation in each company to secure each year the highest record for efficiency, as the company winning the trophy will have possession of it for one year, but in order to hold the trophy thereafter it must retain its record for highest efficiency.

One of the conditions of the competition is:

The company winning the trophy for any fiscal year may have its name, its total figure of merit, and the appropriate fiscal year engraved on the trophy, and that company shall be entitled to the custody of the trophy for the succeeding fiscal year.

A company disbanded or mustered out is excluded from the competition for that fiscal year, and if the whole corps should ever be mustered out, the trophy is to go to the Park Museum.

How the Cup Shall be Won.

Points of merit in the competition are: Membership, attendance at drills and at the San Francisco Bay batteries, parades and maneuvers, rifle practice, number of men in company holding rated positions, i. e. first and second-class gunners, athletics, and promptness and accuracy in the returns made by the officers.

A tie, should one arise, would be worked off by a competitive infantry drill, in which the Coast Artillery Corps must also be proficient.

A Beautiful Symbol.

The trophy is a tall cup of silver, in the best design of Shreve & Co., bearing the inscription:

PERPETUAL CHALLENGE
GENERAL EFFICIENCY TROPHY
PRESENTED BY
THE MERCHANTS' ASSOCIATION
OF
SAN FRANCISCO
TO THE
COAST ARTILLERY CORPS
NATIONAL GUARD
OF
CALIFORNIA.

To be Awarded Annually to that San Francisco Company of the Corps Reaching the Highest Efficiency for the Preceding Year.

The Association's letter to the Chief of Artillery, notifying him of the presentation, says:

The Association believes that the Coast Artillery Corps is one of the most important branches of the National Guard to a fortified seaport city like San Francisco, and that it is the duty of all citizens to assist it.

TRADE EXCURSION MAY RESULT IN REOPENING SAN JOAQUIN TO NAVIGATION

Freight Travels by Water Almost to Fresno for the First Time in a Generation, Proving that a Little Work Would Make the Upper River a Good Channel for Steamboats

Navigation on the San Joaquin River, from Stockton to a point within 20 miles of Fresno, has been re-discovered during the month, and the Merchants' Association of San Francisco is to blame for it. The fact followed directly out of the Trade Extension Excursion of the Association to the San Joaquin Valley last October.

Beginning June 8th, the good ship "J. R. McDonald," being a river boat, belonging to the California Navigation and Improvement Company, drawing three and a half feet of water or thereabouts, according to lading, 117 feet long, propelled by the "power o' steam" and towing a large barge, both loaded with some two hundred tons of freight in 3,500 packages, consigned by San Francisco and Stockton shippers to Fresno and way stations, began to make a devious and painful way through winding passages in a wilderness of tule and delta lands that had not been navigated by steamer before in a generation. For two days it was out of sight and sound of human beings, picking its tortuous way through long-forgotten courses and heaving itself over the uncharted sand bars. Some Fresno folks thought it was lost.

Welcomed by the Valley People.

Then it entered country once inhabited and still retaining traces of old landings and towns, and the people from the new settlements over on the railroad came down to the river by hundreds to greet it and take off their freight, and cheer it on its way, and the valley farmers in their automobiles rode along the banks shouting encouragement. It passed Hill's Ferry (Newman), Los Banos, Dos Palos and Firebaugh, and finally appeared at Skaggs Bridge like a wraith of the past; for that stretch of water once was a navigable channel and on it mining machinery used to be transported as far as Pollasky on the way to the mines of Mariposa and Fresno Counties.

At Skaggs Bridge it discharged some 140 tons, to be carted about 20 miles to Fresno City. With a draw in Skaggs Bridge, it could have gone to Herndon, within nine miles.

An Easy Engineering Problem.

The demonstration was complete and satisfying as to the navigability of the upper San Joaquin, at least in summer. Col. Biddle, of the Army Engineering Corps, who traveled on the "McDonald" part way, refuses to make any statement as to what his recommendation will be, but there was no doubt in the mind of anybody on the voyage, that a little straightening of the channel, some dams to keep the river from straying across country, and to control the flow so that there shall always be a sufficient depth of water, a little dredging and a little snag pulling, will open the route to the rapidly growing valley traffic and cure most of the railway trade troubles from which that part of the country suffers and through which San Francisco has to forego some lucrative trade.

Means Much to San Francisco.

The merchants of Fresno are jubilant over it. About three thousand Fresno people met the "McDonald" at the landing. The shippers of San Francisco should feel an equal interest, for if the river is improved and navigation on it is once well established, it will link them closer, in a commercial sense, to the San Joaquin, even as far south as Bakersfield, then they have ever been before. No matter how the Los Angeles rate case is determined, it will settle that vexed and vexing problem to this city's satisfaction. Furthermore, the influence of water rates to the upper San Joaquin Valley would be felt far beyond the points directly affected. By the recent completion of the Mojave-Inyo line of the Southern Pacific Company, Los Angeles is brought much nearer to the rich Owens River Valley and Tonopah gold fields than is San Francisco. Los Angeles' advantage in rail mileage would be offset if San Francisco enjoyed water-compelled rates as far as Fresno.

The railroad cannot cut rates deep enough to drive the boats off the river and then put the rates up again; that is now prohibited by the interstate commerce law, and the State Commission would not lend its approval to such methods, within the California jurisdiction. As for running them off by means of water competition, the temper of the people would hardly permit them to support such a proceeding nowadays, and it never succeeded in the past without such support.

Started With the First Trade Excursion.

It all began with that first valley trip of the Merchants' Association. To make San Francisco's representation as complete and as effective as possible, William R. Wheeler, manager of the Traffic Bureau of the Merchants' Exchange, was induced to join the party. Then every time a merchant in the valley had any freight difficulties on his mind and mentioned them to his San Francisco callers, he was referred to Mr. Wheeler, and Mr. Wheeler was in turn asked to look him up and try to prescribe for his difficulty.

Mr. Wheeler's ideal solution of the matter was navigation of the upper San Joaquin. He told the valley merchants that everything possible was being done before the State Railroad Commission, and much relief would undoubtedly be secured in that manner, but when the commission had done all it could, it could only put in rates reasonable in themselves, and these would never be as low as enforced rates, compelled by water competition.

A Widening Propaganda.

So, up and down the valley, the gospel spread. The trip wound up with a banquet at the Hughes Hotel in Fresno, at which Mr. Wheeler drove home his propaganda in a speech urging the valley people to secure a Federal appropriation for restoring the navigability of the San Joaquin. He showed the advantages of water competition as a regulator of railway rates, over the tedious

method of fighting it out before railway commissions and the courts, and he suggested that with the river properly improved a ten-mile canal would make Fresno the "sea-port of the San Joaquin Valley." He said:

"It is no reflection on the railway commission to say that as soon as you have steamboats operating on the river your railway rates will go down with a bang!"

He aroused the Fresno business men, and he stirred up Congressman Needham, who was present, and the next Rivers and Harbors bill carried an appropriation of \$250,000 for preliminary surveys of several streams to determine the feasibility of their improvement. Among them was specified the San Joaquin, to Herndon.

Studying Conditions.

That is, the act authorized the survey, provided a preliminary examination should show it to be advisable. The voyage of the "McDonald" and its tow was that preliminary examination. That it might be a practical demonstration, that it might not have the appearance of a stage performance, that it might have grip on the understanding of the public so that the public might appreciate what it meant in a traffic sense, the boat and its tow were loaded with actual freight—gasoline, iron pipe, bar and sheet iron and steel, oil, soap, bran, sugar, shells, corn, peas, coal, nails, salt, shoes and grindstones; consigned to merchants in Newman, Dos Palos, Los Banos, Crow's Landing, Turlock, Gustine and Fresno; routed by them and hauled up their river for real money, paid to the steamboat company. It was no mere "stunt." It was a commercial transaction.

Part way the "McDonald" carried a passenger list that included Col. Biddle and Maj. Cheney of the United States Army Engineer Corps, Assistant State Engineer Narboe, William R. Wheeler, Assemblyman W. F. Chandler; and George S. Waterman, I. C. Ferger, R. E. L. Cobb, Mr. Persons, T. J. Hammond and Chairman Henry Hawson of the Fresno Navigation Committee, a joint body representing the Fresno Chamber of Commerce and Traffic Association, with its secretary, F. M. Hill, manager of the latter organization.

An Open Opportunity.

The problem presented no particular engineering difficulties. Captain McMurtry, veteran river-man, commanding the boat and barge, was of the opinion that the upper San Joaquin was as easy to navigate as the upper Sacramento, if not easier. Where the river, below Dos Palos, spreads into the delta formation, the numerous sloughs drain off the water and make it shoal, but the alluvial deposit of deltas is easily and cheaply handled by dredges, so that all needful dams and cutoffs could be made at small cost. On the upper river the channel is straight and fairly deep now.

Automatic Regulation.

Said William R. Wheeler:
Here are three hundred miles of potentially navigable waterway, the improvement of which

would forever settle the Los Angeles rate contention and provide cheap transportation between San Francisco and valley points as far away as Bakersfield; for under the law, the railroads can be forced to make connections with steamers and the through rates cannot exceed the sum of the locals. The State is just waking up to the need for such development, as the people of other localities are—in the valleys of the Mississippi, the Missouri and the Ohio. Railway rates compelled by water competition are always the lowest obtainable. Such rates would stimulate an immense volume of the richest kind of business between here and the cities of the interior, and forever fix San Francisco's position as the great market and shipping point of the State.

It is well enough to do all we can to regulate rates by appeals to railroad commissions when we have a grievance and a good case, and can't get at it any other way, but the best regulator is the competition of some good lines of steamboats.

Makes a Difference.

A pat illustration of the effect of water competition as a regulator of railway rates has been furnished by the railroad itself in its Exhibit 11, in the San Joaquin rate case now being tried before the State Railroad Commission as the result of the attempt of Los Angeles to secure a differential under San Francisco on freights into the valley. The distance from San Francisco to Stockton is 93 miles, and one item of the exhibit shows that the first-class rate for this 93 miles, where water competition is active, is 10 cents, whereas beyond Stockton, where the water competition does not now exist (except for the recent experimental trip of the "McDonald") the rate on the same class for an equal distance is 42 cents.

Exactly what the recommendation of the army engineers may be, nobody but the engineers themselves know at present. In this and other matters of a similar nature they have been found rather prone to insist on seeing not merely engineering feasibility but some quantity of freight looking for transportation by the proposed water routes. Such a condition precedent can be made a rather hard one where no competitive facilities have existed for so many years that traffic has arranged itself as best it could under the handicap of railway control. It is to be hoped that in this case they will see the manifest advantages to the public of providing the means of cheap transportation where it is so obviously needed, whether the freight is immediately forthcoming or merely in sure prospect.

Effect at Fresno.

Fresno shippers claim that whereas the rate via Panama on dried fruit from San Francisco east is now \$9 a ton, and by rail from Fresno \$22, water transportation from Fresno to San Francisco would probably reduce that part of it to \$1.50, which, added to the Panama rate east from San Francisco, would more than cut in two the Fresno through rail rate east. On an annual output of 70,000 tons of raisins this would amount to something. Moreover, on completion of the Panama Canal, the rate through from Fresno to New York, by an all-water route, would probably be about \$5.50 per ton, a saving of \$16.50 per ton, or 75 per cent, over existing all-rail rates.

It is thought that the work of preparing the San Joaquin River for reliable steamboat service might take about three years—certainly it should not take longer than the time for the completion of the Panama Canal, the direct benefit of which would thus be realized for Fresno; and San Francisco would profit by the long reach into the valley that would result. It is very necessary that an appropriation should be ob-

tained from the next Congress, so that work may begin in the spring. This city could hardly do better for itself and for the State than to join with the valley people in getting such an appropriation.

EXPEDITIONS SPREAD PUBLICITY FOR THE CITY.

Over 60 Columns of Cordial Comment in
State Press Follows Association's
Latest Trip.

In point of publicity gained for San Francisco, the Sacramento Valley trip of the Merchants' Association was a record-breaker, having resulted thus far in over sixty columns of space in the State papers, with more coming in. The comment was uniformly cordial and appreciative of the motive of the expedition; a general expression of that friendliness which the journey was undertaken to promote. Some of the observations follow:

Not a Grouch on the Trip.

Klamath Chronicle: There is one thing the Chronicle man noticed, especially, in observing the San Franciscans: there was not a single "grouch" in the bunch. This is something probably never truthfully said about any excursion of one hundred people before. This spirit from California went a long way in warming the hearts of the Klamath people toward the visitors.

Of Benefit to Both.

Chico Record: The San Francisco business men spent their hours here in interviewing the merchants and getting in closer touch with their patrons. The visit was in every way an unqualified success, and should prove of benefit to Chico business men as well as to the visitors.

Now They Know Each Other.

Oroville Mercury: As a result of the visit the local merchants became thoroughly and permanently acquainted with the heads of the houses with which they are doing business.

Aid to State Development.

Woodland Democrat: The occasion ought to be and we believe will be a notable one in the history of the county. The business men of San Francisco are bound to be potential factors in building up and developing the industrial interests of the State.

And They are So Inclined.

Oroville Advertiser: These San Francisco merchants, if so inclined, can do more during the next four or five years for Northern California than any other class of citizens likely to visit Oroville.

Closer San Francisco Relations.

Modesto Herald: Stanislaus to-day, with, say, 24,000 people, gives San Francisco six times the business she gave in the heyday of her grain industry and her 10,000 people. Yet San Francisco thought at that earlier day she was deriving the wealth of nations with Stanislaus as the center. Our affiliations and sympathies are all with San Francisco. We want more San Francisco money here, rather than Los Angeles money, in the purchase, subordination and colonization of our lands.

Whence Come the Dollars.

Gridley Herald: The visit of the San Francisco wholesale merchants to this place and other towns of the Sacramento Valley ought to be a means of doing great good to the business and material interests of the valley. For years many San Francisco wholesalers have known as little about the Sacramento Valley as about the interior of Thibet. At the same time they were drawing trade and profit

from the broad acres of the rich lands of the valley and with the growth of this business the wholesalers began to open their eyes and appreciate that there must be a good country whence came the dollars for their goods.

THANKS TO THE GOVERNOR FOR GRACEFUL ATTENTION.

Association Acknowledges Receipt of Flowers on its Special Train in the
Sacramento Valley.

One of the most pleasing episodes of the recent Sacramento Valley excursion of the Merchants' Association was the receipt at Sacramento, on the return journey, of a large basket of flowers from Governor Johnson. This graceful act has been acknowledged as follows:

San Francisco, May 25, 1911.

Hon. Hiram W. Johnson,
Governor of the State of California,
Sacramento, Cal.

Dear Sir:—

I am directed by the Merchants' Association of San Francisco Wholesale Trade Excursion party to convey to you their thanks for the basket of beautiful flowers which was sent to our special train while it was at Sacramento yesterday by the superintendent of the Capitol Building and grounds, with the compliments of the Governor. Your thoughtful courtesy was most highly appreciated by our party and the special committee on the delegation, which called at the Capitol to pay you their respects, regretted that you were absent from the city at that time.

Yours very truly,

L. M. KING, Secretary.

BIG CALIFORNIA GRANTS ARE BEING BROKEN UP.

Actual Number of Farms in this State Increases 21 per cent in Ten Years.

The break-up of the big California land-holdings into small farms was the most conspicuous economic development observed on the recent excursions of the Merchants' Association, and since those excursions, definite and official support of that observation has been published by the Census Bureau. The report shows a decline of 20 per cent in the average acreage of California farms during the last ten years, and an increase of 21 per cent in the actual number of the farms themselves. The land has more than doubled in value, the gain being 109 per cent. Land that in 1900 was worth \$630,445,000 was worth in 1910 \$1,315,718,000. The average value per acre of land and buildings has increased in the same period from \$24.56 to \$51.95, or 112 per cent, while the average acre value of the land alone has increased from \$21.87 to \$47.19, or 116 per cent.

There are now in California (or were when the census was taken) 87,680 farms, with a total acreage of 27,883,000. On these farms the implements and machinery alone represent an investment of \$36,393,000. In 1900 this item stood at \$21,312,000, so that the gain here has been 71 per cent. A slight decrease in total acreage is noted, but is said to be due to former errors and differences in classification between the latest census and the one preceding.

For labor, the amount expended in 1900 was \$25,845,000, whereas in 1910 it had reached the imposing figure of \$49,735,000, a gain of 92 per cent.

Sixty per cent of these farms are clear of financial encumbrance.

All this helps San Francisco as a market.

YEAR'S WORK OF MERCHANTS' ASSOCIATION COVERS A WIDE FIELD OF CITY BETTERMENT

Last Annual Report of the President Indicates a Great Range of Organized Effort, Well Directed in the Public Service, with Certain Definite and Valuable Results to the Future Welfare of San Francisco



BEALE STREET CUT, IN THE MAKING; THE FIRST DIRECT TEAMING THOROUGHFARE TO THE MAIL DOCKS.

From the drinking fountain in Union Square to the Beale Street cut, from the tunnel legislation to the report on municipal accounting, from the work of the Bureau of Inspection to the invaluable Trade Extension Excursions, the last year's work of the Merchants' Association makes a record of accomplishment in assisting city development of which any organization in the country might well be proud.

If it is to be the Association's last year of individual existence, and it looks as though it would be, its officers and directors have reason to feel that they have put a proper finish to seventeen years of an indispensable public service. San Francisco would not be to-day what it is, were it not for the Merchants' Association, and President Robbins' report of the final year shows it has been as fruitful for the city's good as any that preceded it.

According to that report, these are some of the things that have been done—some in the way of routine work, more to meet special needs of the city that have long been evident, but that no other agency had got around to:

An Organization that Works.

Thirty-nine meetings of the Board of Directors were held, and three general meetings of the Association. There were many meetings of committees; and the Committee on Public Affairs, which looks after the work of the Bureau of Inspection, has met nearly every week in the year.

Beale Street Cut Down at Last.

If you will go down on Beale Street, you will see that the big dredger is actually at work making the cut, tearing out a practical thoroughfare to the southern waterfront and mail docks, and opening to industrial uses a part of the city heretofore unavailable for such purpose. That is due to the persistent effort of the Merchants' Association in the face of many statements that it "couldn't be done." Main Street is to follow.

Tunnels are Coming.

The charter of this city is now in such shape that tunnels can be built, by local assessment, under Twin Peaks and below Stockton Street, and wherever else it shall appear that they are needed, and the owners of property to be benefited thereby can pay for it at their option in annual installments. The tunnels named are badly needed for the development of residence tracts in the city and the improvement of transportation. The Merchants' Association prepared the amendment that has made them possible, and induced the Supervisors and the public to vote for it. A vigorous organization to promote tunnel construction is now working toward this particular end and the Association is represented on its executive committee. An ordinance is now being prepared, under the charter amendment, providing the method in detail.

Helping Home Industry.

The Home Industry League held a "Made in California Week" which did much to

make known to Californians the many things their State produces in high degree of excellence. The Association assisted materially by inducing its members to make some striking window displays.

The Association has also helped organize the Convention League, which has secured twenty-three valuable conventions for 1911, two for 1912, one for 1913, and two for 1915. And it lent a hand to the Chamber of Commerce when the latter body went after an appropriation from Congress to complete the Government docks and warehouses at Fort Mason. It was represented at Denver at the dedication of the Chamber of Commerce Building in that city. Again, it co-operated with the local Chamber and the Vallejo organizations in securing an appropriation to deepen the channel to Mare Island Navy Yard. It helped entertain the visiting Eastern delegates to the convention of the Western Fruit Jobbers, who were shown the bay region thoroughly and in its best aspects.

Greater San Francisco.

The Association made a hard fight for a Greater San Francisco, and lost—the first battle. It had the subject discussed at one of the largest banquets ever held in the city, published the addresses and distributed them where they would do the most good, and sent two special trains to Sacramento to try and induce the Legislature to submit to popular vote a constitutional amendment that would make possible the consolidation of cities across county lines should their people desire such consolidation. It failed. But ultimately the profit on that effort will prove larger than the loss, for a number of people had their eyes opened during the campaign, and Alameda did subsequently, in a sort of test vote, declare for union with this city.

Lower Insurance.

The Association's Committee on Insurance and Fire Protection joined with committees from other organizations and secured valuable concessions in insurance rates on a showing of improved conditions in the fire risk since the conflagration of 1906—conditions that the Association had materially assisted in bringing about after that calamity. This committee is a live body and still at it.

Slot Machines are Gone.

That the seductive slot machine no longer tempts youth in this city, and that the money formerly fed into it now circulates through proper and more profitable channels, is largely due to the fight made against this insidious form of gambling by the Merchants' Association. The Police Committee of the Board of Supervisors also is entitled to honorable mention in this matter.

Directories at Distant Points.

At three important points of Inyo County there are now directories of San Francisco, brought and placed there by the Association, so that Inyo County people desiring to know the addresses of firms in this city can find them.

Delivering San Francisco Goods.

Here and there throughout the State it has been found by the Association's commercial representative that freight deliveries were not what they should have been on shipments from this city. In several instances the matter has been taken up with the railroad authorities at this end and satisfactorily adjusted.

The Harbor Bond Issues.

Ten thousand circulars in support of the ten-million-dollar bond issue for the improvement of San Francisco harbor, and also in support of the bond issue for San Diego harbor, were printed and distributed to newspapers and organizations throughout the State by the Association. This was in addition to work for this object in conjunction with other organizations.

Some Educational Efforts.

In all, the publications of the Merchants' Association for this and other objects of a similarly beneficial character have aggregated 144,200 separate pieces of literature during the year.

For the Thirsty.

A serviceable—and sanitary—drinking fountain has been installed in Union Square by the Park Commissioners at the request of the Association. It is understood that some generous person has taken the cue, and will donate a more beautiful one before long.

Best Foot Forward.

Sight-seeing auto buses endeavor to take tourists over a better part of the city than they did at first, owing to a study of routes by the Association and sundry pointed recommendations made on the basis of it. The visitors will thus get better impressions of the city.

Getting Together.

The Association has been active in the promotion of the San Francisco Commercial Club; and has also worked strenuously for the consolidation of the large commercial bodies into one powerful organization. This labor has about been brought to a successful conclusion.

State Revenue.

The Association was forced to oppose Constitutional Amendment No. 1, the revenue amendment, owing to the fact that the bill was changed in special session from its original form. The objections have since been found to be sound. After the amendment was adopted, the Association assisted in drafting legislation to enable the act to be carried out with as little loss as possible.

Amending the Charter.

Of thirty-eight charter amendments offered at the last city election only five received a majority vote other than that recommended by the "Get Together" Committee of the commercial organizations and improvement clubs. To the Association's legal department and a special committee was assigned the arduous labor of investigating the merits and probable legal results of these proposals, and the Association printed and distributed a ten-page bulletin giving the findings. Good work in this matter was also done by the Down Town Association, the Real Estate Board, and the Civic League of Improvement Clubs. Their united action resulted in a remarkable awakening of the voters to the importance of the election.

Extending San Francisco's Trade.

For the extension of the city's trade the Association has done more than yeoman service. It devoted a banquet to the topic, sent a commercial representative all over the

State, and conducted three large wholesalers' excursions by special train into the great interior valleys of California. More will follow. The results have been valuable beyond all expectations. In connection with this work, exhaustive studies of San Francisco's jobbing trade have been made in the field, and the findings have been printed in detail for the benefit of the city's wholesalers.

Helping the Interior.

The development of the California citrus belt north of Tehachapi has received material assistance from the Association. As a result of its work in the interior, citrus lands in the San Joaquin Valley are now listed in San Francisco real estate offices. Fairs in the interior have been advertised by the Association, special delegations have attended them from this city, and members have been induced to make displays of citrus fruits in their windows.

Taking Down the Shacks.

The removal of the temporary burned district shacks has been insisted upon by the Association, which evolved a plan for getting rid of them gradually and in a way least costly to the owners. This process is now going on.

Harbor Competition.

The Association drafted and secured the passage of a bill to permit any city to assist by general taxation in the development of its harbor. Without this measure, San Francisco, whose harbor is under the jurisdiction of the State, might have found itself some day at a decided disadvantage in competition with some other city that controlled its own harbor and had made it a free port in this manner.

Raising the Dollar Limit.

A charter amendment providing for an increase of taxation beyond the dollar limit for certain carefully specified purposes was drafted by the Association. Unfortunately the Supervisors did not see fit to submit it in its original form, and the people voted it down.

Inspection and Accounting.

The work of the Bureau of Inspection and of the Committee on Public Accounting have been too recently described to the readers of the Review to need recapitulation here. They constitute two of the most valuable enterprises of the Association for the year and have been received with general commendation from intelligent citizens here and in other cities all over the country.

A Great Year.

Altogether, the president's report shows a year of great performance by the Association—one of the greatest years of public service since forty-seven members, in 1894, first decided to show the municipal authorities of that time how the streets ought to be swept. The work will not cease because the Association, again acting with an eye directed solely to the public good, has resolved to efface itself as a separate entity, in order to make an even more effective agency of collective effort.

Small grievances against San Francisco jobbers are occasionally found through the Merchants' Association's study of trade conditions in the interior. When they seem well grounded they are taken up confidentially with the San Francisco merchant so that he may have a chance to straighten them out.

MEMBERS RECEIVE ADVICE ON RECENT LEGISLATION.

Employers' Liability, Mechanics' Lien and Eight Hour Laws Analyzed in a Pamphlet.

For the guidance of members likely to be affected by the new Employers' Liability Act, the Eight-Hour Law for Women, and the new Mechanics' Lien Law, the Merchants' Association has issued in pamphlet form a brief analysis of these statutes, prepared by Allen G. Wright, of Wright & Wright, attorneys for the Association. This is one of the most valuable publications ever issued by the Association, inasmuch as the legislation described is a radical change from preceding statutes on the same subjects, and failure to understand the requirements of it may be attended by serious consequences.

The dates when each act takes effect are, of course, stated. The requirements of each are set forth in detail, and definite directions are given so that anybody affected will have no difficulty understanding just what he has to do to protect himself. This is especially necessary in the case of the Mechanics' Lien Law, which may be held unconstitutional, a possibility that makes it uncertain which act is valid at the present time, and hence involves the logical necessity of so conducting building operations that there may be technical compliance with both the old statute and the new. Just how to accomplish this feat is fully set forth.

The constitutionality of the Eight-Hour Law for Women has been attacked in one of the southern counties since the pamphlet was issued. This possibility was suggested by the Association's counsel in the following language:

This law went into effect sixty days from and after March 22, 1911. It may be unconstitutional by reason of its discrimination in favor of employers and their female employees employed in harvesting, curing, canning or drying of any variety of perishable fruit or vegetable.

In the case of the Employers' Liability Law, there is an optional feature and full directions are given for exercising the employer's option, with the draft of a form of notice to the Industrial Accident Board, setting out the employer's election as to the part of the law under which he chooses to carry on his business.

The pamphlet is furnished only to members, as the opportunity to secure such information from the Association's counsel is one of the privileges of membership.

WORKS BOARD IS TO BUILD ANOTHER SAFETY STATION.

South Side of Market Street Will Have One for Passengers Bound for the Ferry.

In accordance with the request of the Merchants' Association, the Board of Works will construct another safety station at Third and Market streets for the accommodation of people taking the cars for the ferry. It will be placed on the south side of the street for this purpose, so that passengers bound east will not have to cross over in front of cars bound west or wait until their own car has gone. The exact location has not yet been definitely settled, but it will probably be in front of the Spreckels Building. The Supervisors have been asked by the Board of Works to set aside \$2,100 for it.

SCHEME FOR BRIDGING THE BAY MEETS WITH FAVOR.

Association Endorses the Object of Providing Better Communication Between The Two Shores.

Bridging San Francisco Bay, to furnish better communication between the cities of the east and west shores, seems a desirable thing to the Directors of the Merchants' Association, and they have endorsed the project in general terms, without, however, approving any particular plan. The Committee on Transportation has given much study to the project of Mr. Allan C. Rush, and while not prepared at present to say that this is the one that ought to be carried out, it does favor the object of it, which is the improvement of communication between cities that are growing to be more and more one municipality in all but the form of their municipal government. In its report to the Board, the Transportation Committee says:

Your committee is not prepared to recommend that the Merchants' Association endorse yet the particular scheme for the bridge proposed by Mr. Allan C. Rush, as there are several points which should be determined before the Association takes action on this particular plan. Your committee believes, however, that the Association should express itself as to whether it favors, in a general way, the proposition of bridging the bay at some future time, when a plan is proposed which is found to be feasible and can be financed, and which is approved by the War Department as not interfering with navigation.

In pursuance of this report, the Directors have adopted the following resolutions:

Whereas, Mr. Allan C. Rush has submitted to the Board of Directors of the Merchants' Association of San Francisco a proposition for constructing a bridge across San Francisco Bay between San Francisco and Oakland, and has requested the endorsement of this Association of such a project; and

Whereas, We believe that such a mode of communication is necessary for the proper development of both cities; therefore be it

Resolved, That the Merchants' Association of San Francisco favors the construction of a bridge across San Francisco Bay suitable to accommodate all classes of transportation and travel, and urges the necessary action by national, state and municipal officers and legislators to accomplish this end by the most feasible and practicable plan.

WILL SEE THAT THIS CITY IS ON THE STATE HIGHWAY.

Strong Committee Will Be Appointed to Bring the New Road Up the Peninsula Side.

A strong committee will soon be appointed by the Merchants' Association to rally the civic organizations of San Francisco for a movement to secure for this city its due share of the benefits to be derived from the construction of state highways under the recently voted eighteen-million-dollar bond issue.

That part of the project which provides for a highway running up the coast appears to need watching. The coast highway should come up the peninsula through San Mateo County to the San Francisco line, not merely as a matter of propriety, but to satisfy the plain intent of the law, which provides that connections shall be made with the large centers of population. Unless San Francisco is vigilant in the matter, however, there is some danger that the coast division of the great road will be taken around the bay on the east side. The east side is already well equipped with good roads, serving every purpose of communication, from San Jose to Point Richmond, and beyond Martinez, whence the path of traffic naturally leads eastward into the San Joaquin Valley; there

being at present no ferry system that would enable vehicles to cross into the northern coast counties except at San Francisco.

The trend of coast travel has always been, and is now established, by way of San Francisco, not because the road is good, which it is not, but because that has always been the best way, and because it leads through the State's metropolis. An avenue so thoroughly fixed by considerations of convenience and utility not only should not be disturbed, but should be expanded and developed as far as possible, in order that it may continue to serve the largest number of people. There is a chance, however, that unless some action is taken to safeguard the interests of the public and of San Francisco, efforts will be made to divert the road. For this reason it is necessary that the San Francisco organizations get together at once and do something about it.

GETTING THINGS READY FOR A GREATER BALTIMORE.

Maryland City Prepares for Expansion by Inaugurating a Three-Year Publicity Campaign.

Baltimore is preparing for expansion. A campaign has been planned to cover a period of three years, which is expected to result in a city extending over three counties with 1351 square miles of territory. Even then the population would only be 736,543—very much under that of Greater San Francisco. But the merchants and financiers of the Maryland city are going at it with the big hook, and recently subscribed, according to the Boston Chamber of Commerce "News," \$27,000, of a fifty-thousand-dollar publicity fund, within fifteen minutes.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUZY	Treasurer
EUGENE J. BATES	Hulse-Bradford Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WARREN MANLEY	Assistant Secretary
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

Public Affairs.

GEORGE C. BOARDMAN, Chairman	BYRON MAUZY
------------------------------	-------------

Publicity and Promotion.

R. H. SWAYNE	W. D. FENNIMORE
--------------	-----------------

Trade and Finance.

R. S. ATKINS	JOSEPH SLOSS
--------------	--------------

HARTLAND LAW	FRANK I. TURNER
--------------	-----------------

C. K. MCINTOSH	GUSTAVE BRENNER
----------------	-----------------

W. N. MOORE	EUGENE J. BATES
-------------	-----------------

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	Engineer in Charge
-------------------	--------------------

D. A. HAGENS	Financial Secretary and Auditor
--------------	---------------------------------

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co.	Price, Waterhouse & Co., 310 Sansome
Dolge, Wm., 311 California	Rice, C. V., Room 247, 268 Market
Greenhood & Jansen, 405 Clunie Bldg.	Ruckstell, John R., Claus Spreckels Bldg.
Lester Herrick & Herrick	Sutler, Alphonse
Merchants Exchange Bldg.	Walker & Cooper, 255 California
Lomax, W. B., Chronicle Bldg.	ACCOUNTANTS AND AUDITORS.
McLaren, Goode & Co., Thos. Clunie Bldg.	Hertz, Louis, 149 California
	ACETYLENE GAS GENERATORS.
	Buttard, E. D., Rooms 221-223, 268 Mkt.

ADDING MACHINES.

Burroughs Adding Machine, W. W. Cooley, Sales Mgr., 717 Market

ADVERTISING.

Cooper, F. J., 18 Montgomery

Green, J. Chas. Co., Stevenson and Clinton Park

Johnston-Ayers Co., 130 Kearny

Scott, F. E., 245 California

Walker Advertising Agency, Spreckels Bldg.

ADVERTISING NOVELTIES.

Knapp, Wm. & Co., 747 Sansome

AMMUNITION.

The Peters Cartridge Co., 608 Howard

ARCHITECTS.

Barth, Hermann, 11 Geary

Crim & Scott, 455 Kearny

Colley, C. J., Pacific Bldg.

Cuyler, William, Phelan Bldg.

Dutton, L. B., Chronicle Bldg.

Holmes, Edward L., 318 Pina

Leonard, Jon. A. 352 Phelan Bldg
McDougal Bros. 363 Russ Bldg
Meusdorfer, C. A.
Humboldt Bank Bldg
Meyer, Fred. H. Hart. 121 Frank Bldg
Meyers, Henry H. 1201 Kohl Bldg
Mooser, Wm. 14 Montgomery
Polk, Willis & Torrey. 27 North E. Bldg.
Held Bros. Claus Spreckels Bldg

ARCHITECTS AND ENGINEERS' OFFICES.
Dietzgen, Eugene Co. 13 First
Keuffel & Esser Co. 50 Second

ARCHITECTURAL TERRAZZ COTTA.
Doddington, McLean & C. Works. 311 Crocker Bldg.

ART GLASS.
California Art Glass B. & C. Works. 763 Mission
United Glass Works, Inc. 115 Turk

ART GOODS.
Gump, S. & Co. 245 Post
Sanborn, Vail & Co. 755 Mission
Schussler Bros. 1218 Sutter
Wickery, Atkins & Torrey. 1150 Sutter

ARTESIAN WELLS.
Lowe, J. W. 7 Spen

ARTESIAN WELL TOOLS.
American Petroleum Co. 15 Mission

ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W., Manville Co. 14 Montgomery

ATHLETIC GOODS.
Spaulding, A. G. & Bros. 158 Geary

ATTORNEYS-AT-LAW.
Bancroft, Philip D. 127 Montgomery Bldg
Blackman, T. Z. 420 Phelan Bldg
Feigenbaum, Sanford. Merch. Ex. Bldg.
Frank, Nathan H. 14 Building
Heller, E. S. 14 Montgomery
Houghton & Houghton Merchants Ex.
Humphrey, R. 706 Metropolis Bank Bldg.
Hutchinson & Hutchinson. Call Bldg.
Hulton, Shodor. 14 Montgomery
Keyes, A. C. Humboldt Bank Bldg.
Kierulff, T. C. Foxcroft Bldg.
Klein, Allen. 14 Montgomery
McNab, Gavin. 1208 Metropolis Bank Bldg.
McDonough, B. 14 Montgomery
Morrison, Dunne & Broek. Crocker Bldg.

CHAIR, PHILIP D. 127 Montgomery Bldg

CHAS. 1111 Merchants Ex. Bldg.

PELKOITE, EDGAR D. Russ Bldg.

ROBERTSON, GEORGE. 569 California

SCHIELINE, S. C. 417 Montgomery

SUN, CHAS. A. 837 Mission

THOMAS, GERATIE, FRIGHT & BEEDY. 2746 Dwight Way, Berkeley

WILSON, JOHN RALPH. 210 Sansome

Mechanics' Institute Bldg.

WOLF, OTTO IRVING. Humboldt Bk. Bldg.

Wise, E. Myron. First Natl. Bank Bldg.

Wright, Geo. T. 1018 Mills Bldg.

AUTOCARS.
Chase, Fred H. & Co. 478 Valencia
Wilson, The Automobile Co.
S. W. cor. Sutter and Van Ness

AUTOMOBILES.
Canning & Wilson. 453 Golden Gate
Leavitt, J. W. Co. 300 Golden Gate
Pacific Electric B. Co. 100 Golden Gate
Pierce-Arrow Sales Co., The. 320 Van Ness Ave.
Platt, C. 615 Van Ness Ave.
Renault Freres Selling Branch. 116 Van Ness Ave.
Smith, A. 561 Golden Gate

AUTO-LIVERY AND TAXICABS.
Alec Taxicab Co. 350 Golden Gate
Pacific Taximeter Cab Co. 1255 Bush

AUTOMOBILE SUPPLIES.
American Ever Ready Co. 755 Folsom
Chameler & Lyon Motor Supply Co.
Weinstock-Nichols Co. 575 Golden Gate

BAGS, BALE HOPE & HULLAP.
Baker Bros. 404 Battery
Lazansky, B. Bag Co. 402 Battery
Schmidt, Johann. 229 Drumm

BANKS AND BANKERS.
American National Bank.
Anglo and London. Paria National
Bank. Sansome and Sutter
Anglo-California. Market and Sansome
Anglo-California Trust Co. Mission
Bank of California National Assn.
422 California
Baker, E. 552 Montgomery
Batchelder, Geo. A. First Natl. Bank Bldg.
California Bank. 450 California
Crocker Natl. Bk. of S. F. Post & Mkt.
Gibson, Wells & Co. 106 Mtg.
Fremont-American Bank of Savings.
188 Sutter
Gibson, Wells & Co. 106 Mtg.
Hibernia S. & L. Soc. McAllister & Jones
Humboldt Savings Bank. 785 Market
International Bk. of Commerce. 785 Market
Italian-American Bk. Montg. & Sac.
Marine Trust and Savings Bank. 100 Market

Merced National Bank. 464 Cal.
Meyer, Daniel. 216 First
Mission Bank, The. 16th & Julian Ave.
Mission Savings Bank. Valencia & 16th
Mutual Savings Bk. of S. F.
Savings Union Bank of S. F.
Market & O'Farrell Sts. & Grant Ave.
Edward National Bank. 101 Market
Security Savings Bank. 316 Montgomery
Swiss-American Bank. 12 Sansome
Wells Fargo & Co. 100 Mtg.
of San Francisco. Montgomery & Mkt.
Western Metropolitan National Bank, The.
Yokohama Specie Bank. 415 Sansome

HARBERS' SUPPLIES.
Deckelmann Bros. 162 Turk

HEBS AND STEEL. IRON AND BRASS.
Rudger-Merle Co. Bay & Stockton
Simons Mfg. Co. 955 Howard

BEER BOTTLERS.
Blue and Gold Bottling Co. 2745 16th
Frederickburg Bot. Co. 15th & Ala.
Kapp, John & Sons. 1599 Bryant

BELTING-COTTON.
Scandinavian Belting Co., The. 11 Fremont

BEUTING-LEATHER.
Cook, H. N. Belting Co. 317 Howard
Degen Belting Co., L. F. 250 Mission
Graton Knit Belting Co. 325 Front
Heins, Alex. Belting Co. 2413 Harrison
Pacific Mill & Mine Supply Co. 169 Mission

BOILER WORKS.
Eureka Boiler Works. 57-59 Mission
Rayston Co. Boiler Wks. Main & Folsom
Pacific Coast Boiler Works. Main

BOLT MANUFACTURERS.
Payne's Bolt Works. 132 Howard

BOND DEALERS.
Rollins, E. & Sons. 45 Market
First Natl. Bank Bldg.

BOOK BINDERS.
Hicks-Judd & Co., The. 53 First
Malloye, F. C. 251 Bush
Phillips, Wm. R. Co. 714 Sansome

BOOKS AND STATIONERY.
Cunningham & Co. 239 Grant Ave.
San Francisco News Co. 747 Howard
Walker & Co. 120 Mission

BOOTS AND SHOES-RETAIL.
Helm, F. L. & Son. 156 Powell
Koenig Shoe Co., The. Kearny & Post
Muirhead & Co. 325 Front
Rosenbaum Bros. 342 Kearny
Rosenbush's Inc. 151 Post
Sava Shoe Co. 119 Grant Ave.
Sommer & Kaufman. 119 Grant Ave.
Walk-Over Boot Shop. 764 Market
W. H. & B. 169 California

BOOTS AND SHOES-WHOLESALE.
Buckingham & Hecht. 2d and Mission
Guth, Nicksburg Co. 557 Mission
George and Marvin Shoe Co. 325 Mission
Nolan-Earl Shoe Co. 727 Mission
United Workmen's Boot & Shoe
Williams-Marvin Co. Battery & Bush
Young, Geo. H. Inc. 207 Second

California Pine Box and Lumber Co. 1244 Flood Bldg.

Kohl Bros. 1244 Flood Bldg.

Pacific Box Factory. Beach, bet. Mason and Taylor

Albion Ale & Brewery. 494 O'Farrell

Hibernia Brewery. 1241 Howard

Union Brewing & Malling Co. Eighteenth & Florida

Olympia Beer Co. 1423 Sansome

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schweitzer & Co. 660 Sacramento

BRICK-BUILDING, PAVING AND SEWER.
Golden Gate Tile Co. 84 Golden Gate

BROKERS-CUSTOM HOUSE.
Bunker, C. D. & Co. 544 Sansome
Gibson, Wells & Co. 106 Mtg.
Mayhew, F. E. & Co. 518 Battery
Matthew & Co. 518 Battery
Swayne, Hoyt & Co. 412 Battery

BROKERS-GENERAL ANDSE AND OIL.
Barth, J. & Co. 480 California
Privy, Horre. 333 Montgomery
Moss & Co. 333 Montgomery
Poltzer, Alex. 513 California
Politz, Edw. 333 Bush
Topfitz, Jos. B. 333 Bush

BUILDING AND LOAN ASSOCIATIONS.
Continental B. & Loan Co. Market, Golden Gate & Taylor
Pacific States Savings & Loan Com-
pany. 100 Mtg.

BUILDING MATERIALS AND SUPPLIES.
Levy, Oscar S. 2137 Devisadero
Lilly & Thurston Co. 82 Second
Waterhouse & Price Co. 69 Third
Western Builders Supply Co. 690 Mission

BUILDING CONSTRUCTION.
Hick, C. Co., Lewis. Humboldt Bk. Bldg.
Lindgren Company. Monadnock Bldg.

BUTCHERS.
Bayle-Lacoste & Co. California Market
Herman, Benj. & Son. Bush & Franklin
Lester Bros. Co. 877 Market
Levy, Schweitzer & Co. 135 First
Meyers, J. & Co. California Market
Hill & Lusk.
Merchants Exchange Bldg.

BUTCHERS' SUPPLIES.
Patek & Co. 316 Larkin
Roberts, W. F. California

CAN MANUFACTURERS.
American Can Co. 10th and Mills Bldg.

CANNED GOODS.
Cal. Canneries Co. 18th & Minnesota
Cal. Fruit Cannery Assn. 120 Market
Golden State Appraus Co. 15 Cliff
Hunt Bros. Co. 112 Market
Spanish-American Food Co. 180 Erie

CAPITALETS.
Bishop, Chas. R. Clunie Bldg.
Borel, Ant. & Co. 440 Montgomery
Dean, W. S. 249 Kahl Bldg.
Delger, Edward F.
Dalger Bldg, 6th and Market
Hick, C. Co., Lewis. 877 Market
Hopkins, E. W. 364 Pine
Mackay, Clarence H. New York City
Hart & Co. 120 Market
Moore, A. A. Jr. Balboa Bldg.
Payot, Henry. 368 Ellis
Pope, Geo. A. 1014 Kohl Bldg.
Smith, F. M. Albany Bldg, Oakland
Thomas, H. V. 268 Market
Thompson, R. R. Estate Co. Bldg.
Whitney Estate Co. 133 Geary

CARBOURDUM AND GRINDING MACHINERY.
Ward, Fred. & Co. First & Howard

CARPENTERS AND BUILDERS.
Robinson & Gillespie. 1051 Sutter
Murray, S. C. 1225 Fell St.

CARRIAGES.
Hulse-Bradford Co. 386 Mission
Walker, D. N. & Co. O'Farrell

CARPET CLEANING WORKS.
Spaulding, J. & Co. 363 Tehama

CARRIAGE COMPANIES.
St. Francis Carriage Co. 87 and Polk

CARRIAGE AND BUGGY MANUFACTURERS.
Grave, E. & Co. 325 Brannan
Larkins & Co. 776 Kearny
Schneider, H. B. & Co. 172 Spear
Studebaker Bros. Mfg. Co. 100 Mission
Wertsch Co., Wm. 24 Page

CASH AND PARCEL CARRIERS AND FREIGHT.
Cutting, Clark T. 1406 Claus Spreckels Bldg.
Landon, Consolidated Store Supply Co. 1406 Claus Spreckels Bldg.

CASH REGISTERS.
Autographic Register Co. of S. F.
National Cash Register Co. 1040 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co.
Portland Cement Co. Bldg.

CEMETARY ASSOCIATIONS.
Henderson, John, President Mt. Olivet
Cemetery. 10th and Bldg.

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co. 737 Howard

CHAMPAGNE.
Greenway, E. M. Kohl Bldg.

CHEMICALS-INDUSTRIAL.
Braun-Knecht-Helmer Co. 576 Mission
Curtis, J. M. & Son. 108 Front

CHOCOLATE MANUFACTURERS.
Ghirardelli, D. Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. B. 356 California
Weule, Louis Co. 6 California

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E., Inc. Golden Gate Ave. & 20th Bldg.

CHURCH GOODS.
O'Connor Co., Inc. The. 39 Taylor

CIGAR AND TOBACCO DEALERS.
Blaskower, M. & Co. 201 Montgomery
Bouquet & Co. 116 Front
Ehrman Bros. & Co. 134 Front
Gunat, M. A. & Co. California & Front
Heyneman Bros. 325 Davis
Judell, H. L. & Co. 20 Front
Larkin & Co. 116 Front
Ordanetian, Max. 2131 Devisadero
Pollack, Arnold, 413 Merchants Ex. Bldg.
Rosenbush Bros. 161 California
Wolf, Edward, Co. 161 California

CIGARETTE MANUFACTURERS.
Bollman, John, Co. Battery & Commercial

CLOCKS AND PROGRAMME INSTRUMENTS.
Self-Winding Clock Co. 235 Montgry

CLOAK AND SUIT HOUSES-RETAIL.
Golden Gate Cloak & Suit Co. 1062 Market

Greater San Francisco Cloak Co.
Market & Taylor
Hanshoff, L. 230 Post

CLOAK AND SUIT HOUSES-WHOLESALE.
Lezinaky Bros. 154 Sutter
Meyer Cloak and Suit House. 114 Sansome

ATKINS, ROBERT S. 168 Sutter

BERGER, NAT. 856 Market

BRADFORD, CHAS. C. 20 East

BROWN, BRO. & CO. 684 Market

PARROT, THOS. J. 336 Market

DAVIS, THOS. J. 1015 Market

FAUSON & CO. Kearny & Sutter

HELLER, E. C. & CO. 10 Kearny

HIRSH, BRO. 949 Kearny

KELUS, CHAS. 150 Post

LILLENFELD, ALFRED, & CO. Kearny & Post

LYONS, HENRY, & SONS. 122 Kearny

PAUSON & CO. Kearny & Sutter

RHAPSAEL, J. W. 325 Foxcroft Bldg.

ROOS, BRO. Market & Stockton

WOOD, S. N. & Co. 249 Kahl Bldg.

CLOTHING-WHOLESALE.
Alexander & Danzinger. 124 Sansome
Hoffman, Rothchild & Co. 823 Market

COAL DEALERS.
Allen, Chas. 120 Chronicle Bldg.
Greenberg, A. H. 1413 Ellis
Guern, J. S. & Co. 202 Folsom
Lorenz, Edward G. 2036 O'Farrell
Morton, Thomas S. Oregon Coal & Navigation Co. 24 Mkt.
Higgins Bros. Coal Co. 17 Drumm
Rosenfeld's Sons, John. 1024 Mtg.
Stafford, W. G. & Co. 214 East
Western Fuel Co. 40 California

FISH DEALERS.
Alaska Codfish Co. 10 Main
Union Fish Co. Clay and East

COLLECTION AGENCIES.
Curtin, J. W. 1000 Market Bldg
Merchants' Mutual Adjusting Agency
Mutual Savings Bank Bldg.

COMMISSION MERCHANTS.
Atchison & Co. 120 Sacramento
Biagi, D. & Co. 388 Davis
Collins, C. & Co. 303 Washington
Campbell, E. B. 222 Drumm
Bottis, Thos. W. & Co. 34 Davis
Cutler, E. B. Co. 608 Merchants Ex.
Dettels, M. 708 California
Dodge, Sweeney Co. 40 Spear
Draz, Francis & Co. 57 Post
Dunbar-Jensen & Co. 222 Drumm
Eleventh-Nash Co. 422 Front
Gall, A. Fruit Co. 298 Washington
Garcia Bros. 116 Washington
Gillith-Durney & Co. 115 Bldg.
Hammar & Co. 310 Clay
Hymen Bros. 115 Washington
Hillner, Fred L. Co. 123 Davis
Hopkins, L. J. Co. 413 Front
Lyon, B. & Co. 104 Washington
Jacobs & Malcolm. Drumm & Wash.
Jacobson, Reimers & Co. 304 Davis
Hudson, J. & Co. 130 Washington
Jones & Pettigrew. 130 Washington
Kittie, H. de W. Union Trust Bldg.
Landon, Consolidated Store Supply Co. 1406 Claus Spreckels Bldg.
Lelat, C. & Co. 2835 Washington
Lewis-Simas-Jones Co. 423 Davis
Leland & J. 210 Washington
Mitchell & Goodall. 124-8 Washington
Morse, J. 148 Davis
Norton, Teller Co. 233 Front
Phillips, M. & Co. 10 Main
Rousell & Davidson. 419 Front
Sanford Bros. 430 Front
Sexton, L. & Co. 104 Washington
Schwartz Bros. 14 Montgomery
Slons, Louis, & Co. 310 Sansome
Ward, Fred. & Co. 1051 Sutter
Van Hosen & Co. 400 Davis
Vanvaldes, M. D. 340 Washington
Welch & Co. 244 California
Western Creameries Co. 57 California
Whitney, C. E. & Co. 320 Market
Witzel & Baker. 108 California
Wolfe & Sons. 246 Drumm
Wolfe, Max & Co. 421 Front

CONFECTIONERS-RETAIL.
Blum. Confectionery
Blum. California
Haas, Geo. & Son. 170 Market
Gardner. 109 Broadway
Maskey, Frank. 62 Kearny
Blossom, Inc. 47 Kearny
Bouquet & Co. 116 Front
Townsend, J. 21 Kearny
Townsend, J. 21 Kearny

CONFECTIONERS-WHOLESALE.
Demartini, L. Supply Co. 128 Front
Gimbal Bros. 326 Pacific
Hoffman, Rothchild Confectionery Co. 42 Second
Thine, Henry & Co. 42 Second

CONTRACTORS.
Chadwick & Sykes. 413 Crocker Bldg.
City Street Improvement Co.
Merced.
Clinton Fireproofing Co. 645 Monadnock Bldg.
Hart. 127 Montgomery
Penny, Isaac. Phelan Bldg.
Fannys Concrete Co. 624 Crocker Bldg.
San Francisco Concrete Co. Monadnock Bldg.
Thomson Bridge Co. 103 Main

CONTRACTORS AND BUILDERS.

Day's Sons, T. H., 1655 Monadnock Bldg.
 Fairchild, J. J., 518 No. 10
 Hansbrough Bros. Co., 1028 Market
 Hjal, Jaa. H., 325 Merchants Exchange
 Keenan, Richard, & Sons, 774 Market
 Masow & Morrison, 615 Monadnock Bldg.

COOPERS.

California Barrel Co., 224 and Illinois
 Carl Cooperage Co., 64 Boardman
 Woerner, David (Est. Of), 14th & Har
 Herbert, Vogel & Sons, 137 Seventh

COPPERAGE STOCK.

Richards, J. W., 344 Monadnock Bldg.
CORDAGE MANUFACTURERS.
 Tubbs Cordage Co., 1000 Monadnock Bldg.

CORSET MANUFACTURERS.

Locks, C. B., Mgr. Royal Worcester
 Corset Co., 28 Geary

COTTON GOODS.

California Cotton Mills Co., Oakland
 Turner Co., J. Spencer, 110 Market

CRACKER MANUFACTURERS.

American Biscuit Co., Bat. & Broadway
 Standard Biscuit Co., Pacific & Sansone

CROCKERY AND GLASSWARE.

Anglo-American Importing Co., 110 Mission
 Nathan-Dohrmann Co., Stockton & Geary
 Schloss Crockery Co., 17-19 Beale

CURIO DEALERS.

Hettich, A. L. Co., 508 Washington
DAIRY MACHINERY.
 De LaVal Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The East T., 323 Geary
DENTISTS.
 Flood, A. M., D. S., 240 Stockton
 Platt, Frank L., D., Geary & Powell

DEPARTMENT STORES.

Emporium, The, Market, bet. 4th & 6th
 Prager's, 1000 Market

DESKS AND OFFICE FURNITURE.

Phoenix Desk and Chair Co., 245 Bush
 Rucker-Fuller Desk Co., 677 Mission

DISPENSARIES.

Felntuch Display Fixture Co., 134 Sansone
 Kehoe Display Fixture Co., 541 Market

DOORS AND WINDOWS.

California Door Co., 43 Main
DRAINAGE AND STORAGE.
 Boardman, J. B., Dray Co., 97 Sacramento

DRUGS.

Boercker & Runyon, 140 Powell
 Bowerman's Pharmacy, 224 Market
 Samuel, J. G., 14 Sansone

DRUGGISTS—RETAIL.

Boercker & Runyon, 140 Powell
 Bowerman's Pharmacy, 224 Market
 Samuel, J. G., 14 Sansone

DRUGGISTS—WHOLESALE.

Boercker & Runyon, 140 Powell
 Bowerman's Pharmacy, 224 Market
 Samuel, J. G., 14 Sansone

DYEING AND CLEANING.

Thomas, The P., Parlman Dyeing &
 Cleaning Works, 27 Tenth
 Hickman, Henry, 3320 California

EDUCATIONAL INSTITUTIONS.

Heald's Business College, 132 New Montgomery
 San Francisco Business College, 908 Market

ELECTRICAL SUPPLIES AND CON-

Brooks-Follis Electric Corp., 46 Second
 Electric Appliance Co., 726 Mission
 Electric Railway & Motors Supply
 Co., 84-86 Second

ELEVATOR MANUFACTURERS.

Otis Elevator Co., Stockton & Beach
 Letz, Julius, & Co., 134 Sansone

EMBOROIDERIES AND LACES.

Luey, W. A., 1000 Market
 Burd, Wm. & Son, 132 New Montgomery

ENGINEERS, CONSULTING.

Amweg, Frederick J., 244 Kearny
 Luther Wagner, 916 Pacific Bldg.

ENGRAVERS AND RADGERS.

Irving, J. H., 1027 Market
ENVELOPE MANUFACTURERS.
 Griffin Envelope Co., 155 Perry

ESSENTIAL OILS.

Bolderman, F., Sacramento and Davis
 Lueders, Geo., & Co., 11 Main

EXPORTERS.

American Import Co., 16 First
 Castle Brothers, 148 California
 Cowen-Helneberg, 148 California

EXPRESS COMPANIES.

Wells, Fargo & Co., Second and Mission
 Pacific Guano & Fertilizer Co., The, 316 Sansone

FIRE ARMS AND SPORTING GOODS.

Beckett, Phil B. Co., 717 Market
 Elbery Arms Co., The, 48 Geary
 Golcher Bros., 1023 Market

FIRE APPARATUS.

Chapman, R. S., 660 Mission
FIREWORKS.
 Newton's California Fire Works Co., 249 Front

FLORIST.

Jaeger, Fred C., 141 Powell
FLOUR MILLS.
 Hutton, C. A., Flour Co., Inc., 1000 Market

FORWARDING AGENTS.

Swabacher, Louis A., 306 Marine Bldg.
FOOD CEREALS.
 Pacific Cereal Ass'n., Bay near Mason

FOUNDRIES.

Enterprise Foundry Co., 2902 13th St.
FRUIT JAR & CANNERY SUPPLIES.
 Schloss Crockery Co., 17-19 Beale

FRUITS AND VEGETABLES.

Goetting, Chas., 1000 California Market
FURNITURE.
 Breunert, John, Co., 231 Geary

GAS ENGINE MANUFACTURERS.

Schilling, Adam, & Sons, 213 21st
 Standard Gas Engine Co., 10 California

GAS ENGINES AND SCALES.

Fairbanks-Morse Co., 168 First
 Pacific Meter Co., 112 Market

GAS CONSUMERS.

Gas Consumers' Ass'n., 467 O'Farrell
GAS WATER METER AND ELECTRIC LAMPS.
 Thibelen, Jos., & Co., 567 Mission

GEARS AND GEAR CUTTING.

Johnson & Co., 294 Sixth
GLASS MANUFACTURERS.
 Illinois-Pacific Glass Co., 16th & Folsom

GLASS MANUFACTURERS.

Pacific Coast Glass Wks., 7th & Irwin
 Moss, Geo. A., 127 Grant Ave.

GLUE MANUFACTURERS.

Burd, Wm. & Son, 132 New Montgomery
 308 Postal Telegraph Bldg.

GRAIN AND REANS.

Barnard & Bunker, 149 California
 Hansen, F. L., 127 Montgomery

GRAPHOLOGICAL AND PHONO-

Columbia Phonograph Co., 334 Sutter
GROCERS—RETAIL.
 Dannenberg, J., Halght & Scott

GROCERS—WHOLESALE.

City of Hamburg Co., Inc., 2 Mission
 De Bernard, D., & Co., 707 Battery

HAIR STORES.

Cosgrove's Hair Store, 239 Powell
 Emanuel's Hair Store, 251 Powell

HAMMAN BATHS.

Burns, Edw. F., 229 Ellis
HARDWARE—RETAIL.
 Brown, Chas., & Co., 827 Mission

HARDWARE—WHOLESALE.

Arnold Hardware Co., 848 Webster
 Baker & Hamilton, 945 Brannan

HAT MANUFACTURERS.

California Hat Co., 734-738 Mission
HATTERS—RETAIL.
 Carroll, Paul T., 766 Market

HATTERS—WHOLESALE.

Helbing Hat Co., The, 451 Mission
 Kline, Louis, & Co., 24 Sansone

HOSIERY—WHOLESALE.

Helbing Hat Co., The, 451 Mission
 Kline, Louis, & Co., 24 Sansone

HOSPITALS.

German General Benevolent Society
 (German Hospital), 14th & Noe

HOTELS.

Baldwin House, 74-78
 Bellevue Hotel, Geary and Taylor

ICE DEALERS.

Consumers Ice Co., 434 Eighth
 Merchants Ice Cold Storage Co.,

IMPORTERS.

American Mercantile Co., 514 Battery
 Maconyrd & Co., 149 California

INDIVIDUAL MEMBERS.

Allen, Jas. M., Bank of California
 Behan, John E., 375 Sutter

INSURANCE—ACCIDENT.

Preferred Accident Ins. Co., 704 Market
 Travelers' Ins. Co., 1000 Market

INSURANCE—FIRE & MARINE.

Aetna Ins. Co., 301 California
 Berntheau-Watson Co., 215 Sansone

INSURANCE—LIABILITY.

Duncan, David, 340 Sansone

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not neces-
sarily those of the Merchants' Association.
No personal, partisan or sectarian question ad-
mitted to these columns.
No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.
Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

CONSTITUTIONAL AMENDMENTS.

On October 10th next, the voters of this city, and of California, will be called upon to pick and choose among twenty-four proposals to amend the Constitution of the State.

There are too many for the majority of the voters to read through, to say nothing of giving each proposal the careful study and critical consideration that suggested changes in the fundamental law of a great and growing commonwealth ought to receive. Nevertheless, they will all be on the ballot, good, bad and indifferent, plain and obscure, safe and dangerous, progressive and retrogressive, important and unimportant, wise and worthless, carrying possibilities of Heaven only knows what sort of results and giving openings to Heaven only knows what sort of abuses and foolishness, during the changing conditions of the years to come. They will all be there, and you will be called upon to exercise your office as a voter and do your duty to society by picking out just the right ones to support and just the right ones to vote down. How will you find that out?

Well, the Merchants' Association will do what it can to help you to an intelligent understanding of each one. It will attempt to dictate to nobody, but it will follow its usual course and make detailed recommendations on the whole list of twenty-four. This will not absolve you from your duty of forming your own judgment in every case, but it will save your time.

The report will be the result of a thorough study of every proposed amendment, which is now being made by the best committee of business men and citizens that could be put on the work, assisted by the Association's legal department. They will go over each amendment thoroughly and then offer you their conclusions in such form that you will have at your command the fruits of their study and deliberation. Watch for it.

NOT AN ATTACK.

The report of the Committee on Accounting of the Merchants' Association was not intended as a criticism of the present conduct of any municipal office, more than of all offices of the city for the past fifteen years. Much less was it intended to hold any official accountable for failing to install modern methods, when the first thing disclosed by the committee's examination was that the task was too stupendous for any

FOR THE DEFENSE OF THE CITY

To the Members of the Merchants' Association:

The Coast Artillery Corps of the National Guard of California will hold its Annual Instruction Camp at the Presidio, San Francisco, during the week of July 15th to 22nd.

This Camp will be held for the purpose of enabling the members of the Corps to be drilled and to receive instruction by officers of the United States Government in the actual use of the guns and mortars at the Presidio.

We need not call your attention to the necessity of San Francisco's having a thoroughly efficient local Coast Artillery Corps ready at all times to supplement the regular army in case of emergency, and to have this it is necessary that our own Corps should, at least once a year, have regular army camp experience and be drilled in the actual use of the high power guns that constitute our Coast defense.

We therefore strongly recommend our members so to arrange matters that any persons in their employ who are members of the Coast Artillery Corps may be given time off to attend this instruction camp from July 15th to 22nd, and receive the training in the duties necessary to make them efficient members of San Francisco's coast defense.

THE MERCHANTS' ASSOCIATION OF SAN FRANCISCO,

L. M. KING, Secretary.

M. H. ROBBINS, Jr., President.

June 22, 1911.

one office to carry out under present conditions.

It will be a large contract, requiring a pretty generous expenditure of time and money. No particular person is to blame for the general lack of co-ordination in the accounting system, which was the most conspicuous thing the committee observed about it. The city has simply been outgrowing its former methods. And approved accounting practice, which is a thing of recent growth, cannot be imposed upon the various offices all at once, nor could it have been installed by any single department acting alone.

The report is a criticism, but not a censorious one. It merely points out an opportunity for a great improvement. That improvement never could be made by commending the present system as ideal, when as a matter of fact, it falls so far below modern standards. That it does, while a fact, is not the fault of any particular person, and the Merchants' Association does not mean to imply, and never has implied, that it was.

CARELESS OF PUBLIC SAFETY.

San Francisco is suffering with a rapidly growing affliction that the police ought to check, and that it is needless for the community to endure, because the police can stop it if they will devote their attention to it; we refer to the increasing carelessness of public safety displayed by some of the drivers of automobiles.

It looks as though it were not in human nature to use the public streets with so effective a machine for getting up speed and excitement as the automobile and not abuse the privilege. Therefore it is the more clearly incumbent on the public to regulate the matter through its officers. The ordinances are ample; it is merely a question of enforcement. In the case of one noted speed-burner, of distinguishing color and achievements, it was recently demonstrated that the law would do the work if the officers of the law resolved upon it. Drivers can be compelled to keep within the speed limit and observe the traffic regulations, and unless the careless ones among them are soon checked some of the streets are not going to be safe for the most careful pedestrians.

WHEN THE EAGLES FLOCK HERE.

The convening in this city of the Fraternal Order of Eagles, August 21st to 28th, will be one of the most valuable accomplishments of the San Francisco Convention League, and should receive all needed support from the San Francisco business interests.

The Order of Eagles is very strong throughout the West, and its convention will bring a great many people to the city. Last year it had an attendance of 100,000 at St. Louis, and the gathering in San Francisco will probably not fall short of 75,000.

The Eagles belong to the open-handed class. They will be here a week and they will leave a lot of money. But the city should do its part by them. Make it possible for those in charge to give the delegates a good impression of California hospitality, and let them go away with the feeling that San Francisco is a city of the right kind. We know it. Let them know it, and few things in the convention line will do us more good.



CALIFORNIA SHINGLES.

The Redwood Shingle Association, a California organization, is making a good fight for the larger use of a California product. This is a case where the trade-at-home motive seems to be more than justified. In all other respects than combustibility, the redwood shingle appears to be at least the equal of the cedar shingle, which has occupied the local market for some time; and in respect to combustibility, redwood is far better. An eminent engineer who has much to do with the fire insurance business, said to us recently:

Redwood absorbs water much more rapidly than cedar—absorbs it almost instantly—so that when a redwood roof is afire and you get water on it, the shingles soak it up and the fire stops right there. I regard the redwood as far better than the cedar in this respect.

As the gentleman, when he made the statement, was putting redwood shingles on his own roof, there can be no question of his sincerity. Whether you believe in the home industry campaign or not, it would be just as well for you to consider the redwood shingle next time you have occasion to use any shingle at all. California is the only State that produces it. The cedar shingle comes from Puget Sound.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.  DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS. 

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 15

SAN FRANCISCO, CAL., AUGUST, 1911

No. 180

LAST TRADE EXTENSION TRIP OF THE YEAR TO BE PACKED FULL OF INTEREST AND PROFIT

Excursion Will Reach All the More Important Towns of the Mother Lode Region, from Nevada City to Tuolumne, Making Thirty-Eight Stops in Six Days.

By far the most interesting and delightful and one of the most profitable of the Trade Extension Excursions of the Merchants' Association will be the one to leave San Francisco on October 15th, almost exactly a year from the date of the first expedition of the series.

The first expedition left the city on October 17, 1910, and visited the towns of the southern part of the San Joaquin Valley, with what success in a commercial way the readers of the "Review" have been informed. The last one of the year will work its way back and forth through the mining counties of the Mother Lode region—the California of Bret Harte and Mark Twain, the storied scenes of Western romance and the theater of the State's early history.

A Wide Field.

Thirty-eight towns will be visited. These towns contain 37,924 people, and 706 stores, and lie in counties whose populations total 209,979, a considerable proportion of which these 706 stores serve. The counties are: Sacramento, San Joaquin, Stanislaus, Tuolumne, Calaveras, Amador, El Dorado, Placer and Nevada. In the last named six of these counties every town of any considerable size will be visited.

Among them will be such points of interest to lovers of their State as Sonora, Angels, Jamestown (once Jimtown), Grass Valley, Nevada City, Placerville, Jackson, Sutter Creek, El Dorado, Auburn and Tuolumne. The excursion will pass through Tuttletown, where Bret Harte sold groceries in a store that is standing yet, and Mark Twain stretched the hours of idleness into one long vacation under the oak tree on the land of Steve and Jim Gillis.

It will be the first time in forty years that any delegation of San Francisco business men has visited any part of this section.

Rich Territory.

And, in addition to being historically interesting, this territory is a very rich one. Let nobody suppose that because San Francisco does not enjoy a vast volume of trade with them the towns of the Mother Lode have ceased to thrive. The commercial representative of the Merchants' Association, Mr. Warren Manley, has recently spent several weeks investigating trade conditions there and reports an undiminished vitality throughout the region and in many cases a vigorous growth in population with-

The coming Wholesale Trade Excursion, in October, to the old mining section of California, the communities along the Mother Lode, will be one of the most important, and valuable in results, of all the trade-building expeditions thus far conducted by the Merchants' Association.

Our investigation shows that many of the towns in this part of the State are growing. Not only are mining operations becoming more extensive, but new industries are springing up, and the expansion of lumbering, dairying, horticulture, hydro-electric power development, and irrigation in the foothill sections, are modernizing conditions in this region and calling for a better and an increasing trade service.

In this development San Francisco must participate, and the business of this city must have its share. But to get it we must go after it; and previous experience has shown that if we do go after it we shall get it.

No live wholesale house in this city should neglect this opportunity to renew and fortify friendly relations with the merchants of the eastern counties, to study at close range their needs and their field, and to lay the basis for active business co-operation with them. We desire a large delegation, and can assure our members in the wholesale trade that the time of a representative devoted to the trip will be one of the best investments they ever made. We also desire a strong representation from the banks, and from the real estate firms.

W. N. MOORE,

Chairman Committee on Wholesale Trade,
The Merchants' Association of San Francisco.

in the last few years. New mines are being discovered. Old workings are being reopened. The pick and shovel are receiving the aid of hydro-electric power and the pneumatic drill. Low grade ores, once discarded, are yielding rich returns to refined methods of reduction. It is a significant fact that the old town of Jackson receives twelve tons of freight a day, exclusive of mining supplies.

An era of horticulture is setting in and fruit-packing houses are springing up in the foothill towns, in the midst of miles of orchards of the finest California fruits. The little town of Newcastle, with 750 people, for example, has twelve fruit-packing houses. Placer County ships more than a third of all the fruit sent out of California. Placerville, the historic "Hangtown" of

early days, where once no industry but mining was considered worth while, made an exhibit of apples at the Watsonville apple show this year that took more prizes than any other place exhibiting; and it furnished five varieties of the fruit served at the banquet tendered to President Taft by former President Diaz of Mexico.

The Glad Hand of Trade.

To the Association's representative, the routes of travel to be covered by the expedition have appeared to represent roughly the five fingers of a hand, the lines of which converge at San Francisco. Without attempting to introduce palmistry into a business matter, it may help make the plan clearer to state that of these fingers, the terminals are formed by Nevada City and Colfax, which might be represented by the end of the little finger; Placerville, at the end of the ring finger; Jackson, at the end of the second finger; Valley Springs, at the extremity of the first finger; and Angels and Sonora at the tip of the thumb. At the wrist is San Francisco—but, situated in the palm, between San Francisco and these lines of trade, are Sacramento and Stockton, enjoying terminal rates, equipped with wholesale houses in several lines, and closer to the field. It is time the trade representatives of this city made their long deferred visit, and made it in force.

What these Journeys Accomplish.

The commercial object of these trips is now well known, and their success, after a year of trial, has passed the point of speculation into the field of certainty. They spread the name and fame of San Francisco; they familiarize people with the thought of trading with the metropolis and of helping to build up on this Coast a trade center equal to New York or Chicago, through the effective demand for large and modern stocks on which the country merchant can draw at need to suit the most critical taste of his customers at the shortest notice. They beget friendliness and confidence, the spring and prop of all profitable and enduring business relations. They make the State feel the vitality and the strength of San Francisco. They link "The City" financially with State development, and bond together all the commercial interests of this Western community. They give Californians pride in their metropolis and an interest in its welfare, in addition to promoting a feeling of cordiality and even gratitude for the con-

sideration manifested by the visit. But, besides all these advantages, this trip promises to be replete with keen enjoyment for the members that make it.

The country to be traversed is spectacularly beautiful. The several routes run through regions of mountain scenery that should delight any but the most spoiled and jaded tourist. A variety of means of locomotion is required, including stages, autos, and special picnic trains, which will convey the travelers over great cañons and past the innumerable gold, silver, copper and lead mines that have made the name of California famous the world around and that laid the foundations of its present prosperity.

An Instructive Trip.

Many curious and interesting things are to be seen. Between Colfax and Grass Valley the train will cross the Bear River on a bridge 185 feet high, said to be the highest timber bridge in the world.

Near Grass Valley is the "North Star," the largest paying mine in California to-day. Leading from the Bear River, near Emigrant Gap, is an old wooden flume, forty miles in length, supplying Auburn with water and irrigating the country below, which is a marvel of construction, having been built without nails, and depending, to hold the planks in place, on the weight and thrust of the water always flowing through it.

Between Rocklin and Colfax is the cut-off, now nearly completed, that will double-track the railroad through this section, permitting east bound trains to escape the heavy grades and giving west bound trains an open track at all times down the slope of the Sierra.

Nevada City has what is probably a unique high pressure fire protection system, a vestige of the old hydraulic mining that was partly suppressed by Federal legislation. With a powerful head of water no longer available for placer mining, two monitors have been erected on towers in such a position that a stream from one of them can be played on a fire in almost any part of the city.

A Fountain of Wealth.

At Colfax is a public drinking fountain flowing in a stone structure ten feet high and twenty-five feet wide made entirely of specimens of ore, from all the mines of Nevada County. These specimens contain gold, silver, copper and lead.

At Roseville is the second largest pre-cooling plant for icing fruit cars in the State. It has a capacity of 200 tons of ice a day and can accommodate sixty cars at once.

El Dorado is one of the oldest towns in the State, and still picturesque with its ancient stone, iron-shuttered stores. On the other hand, Fair Oaks, on the way to Placerville, is one of the most modern and beautiful towns that California can show as evidence of her new development through Eastern colonization.

Placerville boasts the oldest line of railroad in the State, completed to that point from Sacramento in 1864. The crookedest line in the State runs from Shingle Springs to Cador, and over its thirty snaky miles are hauled about 34,000,000 feet of lumber annually, and large and growing quantities of fruit and cream. The fruit land in this vicinity is remarkably cheap and compares favorably in fertility with any in California.

Right Through "The Mines."

The expedition will take the Amador Central Railroad to Martell, and from that

point will stage it to Sutter Creek, and to Jackson. Both roads are lined with famous mines, which litter the mountain sides with their stamp mills, cyanide plants and ore dumps. Near Jackson is one of the deepest mines in the world, some of the workings being 3,600 feet deep.

Lockeford was an old shipping point on the Mokelumne River, when river navigation in California was an effective aid to industry, and the visitors will find there an expression of the same demand for the restoration of that condition that can be heard all over the country to-day. To straighten the crooked Mokelumne and make it once more an artery of traffic is a dream of the Lockeford people with which San Franciscans will sympathize.

Magical Irrigation.

Oakdale, in San Joaquin County, is the focus of another irrigation project, embracing 65,000 acres and carrying the promise of a prosperity greater and far more enduring than that of the former days of gold. But it is a fact significant for San Francisco that the bonds for the irrigation works have been bought by a Los Angeles capitalist. It can hardly be expected that Los Angeles money will develop the San Joaquin entirely for San Francisco's benefit if San Francisco does nothing to establish itself in the debated territory. Proximity will do a great deal in the "long run," but the man or the community that is always depending on the "long run" and never doing anything for the immediate future is sailing pretty close to bankruptcy. It is time to make a few calls in this section and to speak modestly, but pointedly, of prices and good jobbing service.

Already at Oakdale is the second largest pea-packing plant in the State; and here begins the Sierra Railroad. On this railroad, between old Jimtown and historic Angels, the train will be hauled up a three per cent grade and around twenty per cent curves, taking an hour and forty-five minutes to go eighteen miles, crossing mighty cañons and deep water-courses, and bringing into view some of the finest typical California scenery.

Nothing Stands Still.

At Jamestown will be found a store that has been doing business continuously since 1850.

So the visitors will go back to the California of history, the California of poem and story, back to the days of "Forty-nine," to find that instead of having crystallized at that date, the communities of the Mother Lode have been marching along, just like the rest of the State, to modern conditions with modern necessities to be supplied. The interesting question, who will supply them, will be answered in large part by the results of the expedition in October. And unless it is to be answered in favor of some rival jobbing center, the wholesale houses of San Francisco should see that this city is strongly represented.

Permitting your outgoing mail to stack up in a wire basket on top of somebody's desk and then at five o'clock to be dumped into the mail chute, is a good way to have some of it miss the outbound train. The post office suggests that mail be posted from time to time throughout the day, and then the clerks in the post office will have more time to sort it, and the letters will have a better chance to get away promptly. Sounds reasonable, doesn't it?

NOW LET US GET BUSY AND BUILD THAT TUNNEL.

One of the Most Pressing Needs of the City,
and No More Time Should be Lost.

A tentative draft of an ordinance to promote tunnel construction in San Francisco is under consideration by a special committee (and a good one) appointed by the Board of Supervisors. The work of revision, in order to get this legislation into a form that will induce contractors to make bids on the work, is undoubtedly considerable; and for that very reason it should be prosecuted without unnecessary delay. Tunnels are one of the main needs of San Francisco just now, and more than enough time has been consumed in eliminating impractical methods of approach. It is not likely that tunnels will ever be built under the present ordinances, nor until the one now being considered is finally whipped into shape and adopted. It is to be sincerely hoped therefore that no further time will be lost.

In explanation of its work, the committee has said in its report to the Board:

In framing the proposed ordinance, your committee has kept in view as the main idea, to make possible the construction sought with a minimum of expense to those who will be compelled to bear the expense.

To accomplish this, the most important consideration is the elimination of all risks that usually fall upon the contractor. In other words, the financing of the scheme is of primary importance, without which all efforts to secure the improvement would be without result.

At the outset, therefore, this committee rejected the plan generally used in street improvements by which the assessment is not made until after the improvement has been completed, and its collection made the duty of the contractor. In such a big undertaking as a tunnel construction, involving the expenditure of possibly millions of dollars, your committee has assumed that no contractor would undertake to assume such a risk, no matter how well fortified the proceedings might be by the opinion of eminent attorneys. Even though such risks were assumed, there would be little competition in the bidding, and, moreover, the property owners would be likely to pay an enhanced cost of the work.

We have, therefore, adopted the plan of having the assessment made in advance of construction, based on an engineer's estimates of costs and benefits. This plan is embodied in the "Local Improvement Act of 1901," the essential features of which have been embodied in the ordinance.

The laying of the assessment in advance does not mean that the assessment has to be paid in advance. There is a scheme for deferred payments, so that any property owner may pay his assessment in installments, one of which only is to be paid in advance.

This first payment, (assuming that there are ten installments) puts ten per cent of the assessment into the treasury, which sum may be used for incidental expenses or for constructive work. It also assures that either the necessary money will be in the fund or future payments be provided for and secured by the personal agreements of the property owners, and fortified by a lien upon the property.

The plan adopted also provides an opportunity for "trying out" any objections, legal or otherwise, that might go to the validity or integrity of the assessment. In this way all future risk can be practically eliminated.

The plan of progress payments has been incorporated, making it easier for the contractor to finance the undertaking, and giving the fullest opportunity for competition in bidding.

Your committee is not so vain as to assume that the ordinance submitted is by any means perfect, or that a better plan might not be suggested. It is presented as affording a tangible basis upon which your committee can build a proper structure. Respectfully submitted,

H. D. H. CONNICK,
H. A. MASON,
GEORGE LULL,

CONSOLIDATION OF COMMERCIAL BODIES OF THE CITY WILL SOON BE CONSUMMATED

San Francisco Will Shortly Have a Single Powerful Organization to Speak and Act on Matters Affecting Her Material Interests and Welfare

Consolidation of the four leading commercial organizations of San Francisco, the Merchants Exchange, the Down Town Association, the Chamber of Commerce and the Merchants' Association, will become a reality by October 1st, provided the new enrollment of members is completed by that time.

This consummation has been brought about after more than fourteen months of unremitting hard labor on the part of the Joint Executive Committee, which has had obstacles to contend with and interests to reconcile so many and so diverse that it has several times looked as though the task set were impossible. That committee has finally rounded up its work, however, and the execution of the plan is proceeding as rapidly as may be, under the general guidance of the Program Committee.

Members of the Committee.

The Joint Executive Committee is made up as follows:

Representing the Chamber of Commerce—Capt. William Matson, William L. Gerstle, Henry Rosenfeld, W. M. Alexander, C. W. Burks, and Henry D. Nichols.

Representing the Merchants Exchange—James Rolph, Jr., T. C. Friedlander, F. B. Anderson, R. P. Rithet, Capt. Robert Dollar.

Representing the Down Town Association—H. H. Allen, Milton Esberg, Samuel P. Johnston, J. I. Walter, and Robert A. Roos.

Representing the Merchants' Association—M. H. Robbins, Jr., E. J. Bates, C. K. McIntosh, Joseph Sloss.

A constitution and a set of by-laws have been adopted, and last month articles of incorporation were filed setting forth the objects of the new organization. There is no capital stock, and it is not formed for profit, but to advance domestic and foreign trade, to promote the public and commercial welfare of San Francisco, of California and the Coast, and to maintain a commercial exchange.

The name will be "San Francisco Chamber of Commerce." The members of the first Board of Directors are:

F. B. Anderson, Horace H. Allen, Wallace M. Alexander, George C. Boardman, A. B. C. Dohrmann, John S. Drum, William J. Dutton, Milton H. Esberg, J. K. Moffitt, M. H. Robbins, Jr., Henry D. Nichols, Robert A. Roos, Paul T. Carroll, A. L. Scott, William T. Sesnon, Joseph Sloss, Frank A. Somers, James Tyson, George M. Rolph, Capt. Robert Dollar, and Capt. W. H. Matson.

The new body will be thoroughly organized at an early date, and it is expected that by the 1st of October the memberships will be consolidated, the activities and operations at present carried on by the four separate associations will be taken up by the new one, and the old organizations, as such, will cease to exist.

Reasons for the Change.

Amalgamation has not been undertaken in San Francisco simply because it has been found expedient in Chicago and Boston and almost every other large city that has made a success of collective activity in behalf of its trade and better development, nor because combination is in the business air; but because it has become clear that the time has arrived when San Francisco can go faster and accomplish more under the direction of one organization than under the scattering lead of several hauling different ways, or wasting energy by duplicating one another's work. All of the organizations involved have done great and good work for the city. But too often they had to do it without concert of action among themselves, and sometimes things were neglected because there was no definite idea in which organization's field they belonged. Worse than that, instances have occurred of contrary recommendations being sent to Washington on the most important matters, from different organizations, because there had been no central body of deliberation able to throw light on the subject from all sides. The natural result of such action here was to hamper action there, and the city has suffered in consequence.

More Work Is Needed Now.

Furthermore, splendid as the records of the individual organizations have been, they have about reached their natural limits of growth and influence. Their work might be carried on at the present rate and on the present scale, but more is required now. San Francisco has passed out of the western provincial condition and has taken its very conspicuous place on the world stage. Its opportunities have expanded, and more is expected of it in consequence. Great problems are going to confront it; the execution of great public works, some under way and more that will probably follow; the proper representation of the city abroad; the labor of making it a great seaport, new relations with the Orient and with Europe, caused by the Canal; traffic and transportation adjustments on which the life of its trade may depend. These are affairs that must be in strong hands, and upon which there must be clear decision instead of possibly conflicting action by different boards of directors. Action must not merely be joint action—it must be the authoritative stand of the one powerful commercial organization of San Francisco, commissioned to speak for all.

About the Dues.

Nor need any one suppose that the main general advantage is to be the lessening of dues through combination of administration. There will be more work to do than ever before, and it will be more important and valuable, much of it calling for the direction of well paid experts. It will be for the common good. The city will grow in wealth and power through such activities.

Every foot of ground in it will be thereby enhanced in value; every man that has established a business and put out business lines and built up business relations in the hope of what San Francisco will become, will see his ventures brought nearer success through such activities. A few of these fields of work may be indicated, as: Statistics and Information, Publicity, Foreign Trade, Legislation, Banking and Currency, Maritime and Harbor Affairs, Municipal Affairs, Transportation, Insurance and Fire Protection, Reception and Entertainment. There are many more, and others to be discovered. A good deal of this work will be done by bureaus, some representing the old organizations, but it will all have the close supervision of the central body whenever it involves any question of trade or general policy.

This sort of thing is going to take money, and there must be no falling off in the revenues of the several organizations that are to be merged. It will return many fold, if the work is wisely directed, but the small monthly investment of dues must be made regularly in order that anything at all may be accomplished for the common good.

All Lines Represented.

The membership of the Board of Directors has been carefully made up to represent every well-defined interest in the commercial life of a great city. The banking interests, the real estate interests, the insurance companies, the wholesale and jobbing lines, the retailers, the manufacturers, and the shipping of the port, in fact all important branches of trade and industry are to have representation where any proposal affecting them is sure to receive full and intelligent discussion. And thus the new organization expects to deal with many matters that have heretofore been outside the province of all the old ones and so were never taken up at all.

One great advantage will be the added practical interest of the members, which will be concentrated in one organization instead of being scattered among several.

Plans have been made looking to the acquisition of the Merchants Exchange building by the new Chamber of Commerce, and its ultimate operation as a center for the unofficial collective activities of the city. The new body will have an option to purchase the property, and in the meantime will, of course, pay rent for its quarters. It is expected that the constituent organizations will be ready to move into the new offices, on the thirteenth floor of the Merchants Exchange Building, by the first of September.

The by-laws have been made very elastic, with a view to making it easy for still other organizations to combine on equitable terms with the new Chamber of Commerce after it has been running for awhile. No organization has been excluded, and ultimately the amalgamation may go farther.

This is one of the most important events

in the development history of the city. With unity, size and power, such as the amalgamation will bring, it will be possible to plan on a more comprehensive scale, and to direct the Chamber's work with more confidence and wider scope. A special committee will be appointed to begin the work of building up the membership. Every member can help this committee to get larger results by encouraging his friends to join. The building up of this organization is one of the modes in which San Francisco will demonstrate its strength and effectiveness to the world, as well as the means whereby it will develop its every opportunity and resource; and the continued growth and success of the community is going to be in proportion, roughly speaking, to the support it shall give to its one great civic and commercial organization.

BUREAU OF INSPECTION PROTESTS POOR MATERIAL

**Opposes the Use of Brick and Rock Below
Contract Specifications.**

During the past month the Bureau of Inspection has been struggling with a bad situation in regard to the brick for the four ward buildings, administration and service buildings of the City and County Hospital. This material has been far below test for strength and for absorption, and repeated complaint to the Board of Works failed, until late in July, to produce any improvement.

The specifications call for a minimum crushing strength of 3,000 pounds per square inch, and an absorption of not over 10 per cent of water.

Bureau inspectors took 22 samples from the job prior to June 21st, and the City Chemist tested them with the result that not a single brick passed the strength test and only nine the absorption test. The highest strength developed was 2,832 pounds per square inch and the lowest 1,164. The mean was 1,974. Thus the best sample showed 94.4 per cent of the specified minimum strength, and the poorest showed 38.8 per cent, with an average of 65.8 per cent. The Bureau would approve changing the specifications to conform to those of the American Society of Testing Materials, which call for a minimum of 2,500 pounds per square inch, but even if such a change were to be made the brick supplied would fall far short of requirements and the contractor's bargain.

Between July 6th and 13th the Bureau Inspectors took ten more samples and had them tested, only four showing more than 2,000 pounds resistance per square inch. The average strength was even lower than before.

Vigorous complaint has been made to the Board of Works by letter, and recently the Bureau's engineer appeared in person before the board and protested. At the end of July the quality showed some improvement as a result of this action on the Association's part, but there is room for more.

The Bureau has also filed with the Board of Works a written protest against the rock furnished for the retaining wall at the Clement School. The rock is of very inferior quality, is not up to contract, and is unfit for use except in positions where the stresses on it are small.

POINTERS ABOUT YOUR CITY

SHIPPING OF THE PORT.

It Now Aggregates About One-Tenth that of London

Shipping entered at the port of San Francisco for the year 1910 aggregated 2,748,642 tons, divided as follows: Foreign trade, 1,474,752; coastwise trade, 1,273,890. This is about one-tenth, roughly speaking, of the tonnage entered at London and also of that entered at New York, which is almost equal to that of London. Like almost all statistics, the figures for San Francisco are not faithfully representative of the facts. The Collector of the Port says: "It should be borne in mind that many vessels in the coastwise trade are not required to enter and clear, and therefore the statistics of coastwise tonnage are of no practical value."

CLEARINGS LEAD THE COAST.

Larger Here Than in All Four Neighboring Cities Combined.

San Francisco's bank clearings for the week ending July 20, 1911, exceeded the total clearings for Los Angeles, Portland, Ore., Seattle and Tacoma combined. Here are the figures:

San Francisco	\$49,064,000
Los Angeles	\$23,322,000
Portland	9,927,000
Seattle	9,611,000
Tacoma	3,808,000

Total 46,668,000

San Francisco's excess \$ 2,396,000
This city's clearings showed an increase over those of the corresponding week of last year amounting to 7.5 per cent.

NO SUMMER HOT WAVE HERE.

Cool Weather Can be Depended on in the World's Fair City.

Setting in about July 1st a hot wave swept over many of the Eastern States and killed, according to some estimates, 500 people outright. How many more died or are still to die from its effects, through lowered vitality and increased susceptibility to disease, there will be no way to tell, but the fatal toll will not be small—say about the magnitude of the dead and wounded list after an important battle, or of fifty or sixty train wrecks in one.

During that time, San Francisco was enjoying its customary cool, salubrious and tonic summer climate. Nobody here died of heat, nobody even knew it was hot—it wasn't. The characteristic San Francisco straw-hat-and-overcoat combination for summer was still in fashion. Men went about their work all day vigorously and in comfort, and at night they went home and slept. Women could wear filmy shirtwaists or seal-skin jackets, whichever they had or preferred. And it was not an exceptionally cool July in San Francisco. We were hav-

ing our regular summer weather, demonstrating again our claim to be the finest summer city in the world. For the benefit of those Eastern papers that led their readers to suppose that the hot wave was general and that this city suffered with the suffering East, we give the figures for San Francisco, New York, Boston and Chicago, obtained from the Weather Bureau, and we invite their perusal by readers of the "Review" everywhere. Here they are:

1911.	New York.	Boston.	Chicago.	San Fran.
July 1.....	94	96	98	67
July 2.....	94	96	98	64
July 3.....	98	102	100	56
July 4.....	92	104	102	58
July 5.....	92	94	102	55
July 6.....	92	100	80	57
July 7.....	88	78	80	54
July 8.....	78	82	90	58
July 9.....	88	94	94	62
July 10.....	96	98	90	55
July 11.....	94	100	86	58
July 12.....	86	96	76	57
July 13.....	86	90	84	60
July 14.....	76	78	78	59

COAST TRAVEL IS GROWING.

Recent increase in travel between San Francisco and the northern coast cities has caused the Southern Pacific to add to its regular trains a special through Pullman and a tourist car for Seattle and Tacoma, with the same service returning.

DOUBLE TRACK TO SAN FRANCISCO

The double tracking of the Harriman railway lines from Chicago to San Francisco is a new development that demonstrates the rising importance of this city. The work is under way at the present time and will be completed before the Panama-Pacific Exposition opens its doors, in all probability.

ABREAST OF THE WORLD.

San Francisco has contributed to the world of science the first instrument for measuring humidity according to the weight of water suspended in a given volume of air. Here also has been invented the first instrument for recording atmospheric pressure in percentages of a general standard. Both devices are the invention of Prof. Alexander MacDole, in charge of the local weather bureau.

COMMISSIONER TO JAPAN.

Mr. Seawell Dolliver, of Dolliver & Bro., has been commissioned by the Merchants' Association to study, during his travels in Japan, the condition of San Francisco's trade with that country, and to report how commercial relations between this city and Japan can be extended and strengthened.

BABIES HAVE A BETTER CHANCE.

According to Dr. E. C. Fleishner, the mortality among infants in San Francisco has been reduced from 59 to 12 per cent through the use of certified milk.

TO BRING CONSOLIDATION OF BAY CITIES TO A VOTE OF THE PEOPLE LIVING IN THEM

Strong Organization is Formed, Reaching All Around the Bay, for the Purpose of Bringing the Question to It's Only Proper Settlement.

By a straw vote taken at a recent municipal election a majority of the people of Alameda manifested a desire for consolidation with San Francisco. The vote was 1581 in favor and 1124 against. There is no longer any good reason for keeping this question from being submitted to a vote of the people of Oakland and Berkeley, as well as the people of parts of San Mateo and Marin Counties, except the fear on the part of the opponents of consolidation that they might follow the same course as the people of Alameda.

In spite of such opposition the movement in favor of giving the bay communities a chance to combine as boroughs of one magnificent and powerful city goes steadily on. Last month there was formed a Greater San Francisco Association, for the purpose of educating public sentiment in this matter and bringing the question to the only proper determination it can ever have—an expression of the will of the majority in the several communities to be consulted. All the cities about the bay are represented in this federation. It will take up the work with vigor and carry it to a conclusion. The officers and committees elected are announced as follows:

Edward F. Treadwell, president; Albert H. Elliot, Paul Pinckney, H. C. Cutting and William Kent, vice-presidents; Leslie Burks, secretary; J. M. Kepner, treasurer.

Executive Committee—Dr. George W. Merritt, W. W. Cooley, H. A. Johnson, Paul Pinckney, Dr. F. W. D'Evelyn, Joseph Rothschild, Victor Robinson, W. C. Sharpstein, J. M. Kepner, Lewis Hicks, J. H. Harrold.

Finance Committee—W. W. Cooley, A. P. Giannini, Dr. Hartland Law, H. E. Weinstock, J. S. Wallace.

Judiciary Committee—Allen G. Wright, William Thomas, W. B. Bosley, W. C. Sharpstein, George H. Mastick.

Educational Committee—W. E. Dennison, Prof. Henry Morse Stephens, Dr. F. W. D'Evelyn, Stacy W. Gibbs, Leslie Burks, H. A. Johnson, George C. Ross, L. M. King, Warren Olney, W. J. Martin.

Boundary Committee—Lewis A. Hicks, T. D. Boardman, T. V. O'Brien, Eric Lange, Frank W. Marston.

General Committee—Warren Olney, Albert H. Elliot, H. C. Cutting, William L. Gerstle, Dr. Hartland Law, Leon Sloss, T. D. Boardman, Andrea Shaboro, W. H. Marsten, H. L. Judell, Robert A. Roos, J. R. Howell, J. Emmet Hayden, Dr. Julius Rosenstirn, William P. Smith, James Rolph, Jr., Dr. F. W. D'Evelyn, W. W. Cooley, John H. Coleman, Thomas V. O'Brien, Charles H. Crocker, Hugh Craig, P. M. Wellin, J. O. Harron, F. W. Marvin, William Thomas, Adolph Yule, R. B. Hale, Victor Robinson, Anson S. Blake, Earl H. Webb, Lewis A. Hicks, Rufus P. Jennings, Paul Pinckney, George H. Mastick, F. W. Van Sicken, William C. Bernard, Edward F. Treadwell, J. M. Kepner, Byron Mauzy, H. H. Allen, Beverly L. Hodghead, Dr. George W. Merritt, Charles Schlesinger, Frank W. Marston, Dr. A. H. Giannini, H. Mortimer Smith, Joseph Nordman, H. E. Weinstock, William M. Symonds, I. Scatenia, Joseph Thibien, T. Cary Friedlander, Joseph Kirk, John A. Percy, William G. Antonovich, Leslie Burks, J. L. Geary, George H. Fox, W. C. Sharpstein, J. F. Filbert, J. S. Wallace, R. H. Swayne, Joseph Rothschild, F. N. Belgrano, A. P. Giannini, William Kent, H. A. John-

son, Eric Lange, J. L. Harrold, Allen G. Wright, W. B. Bosley, W. E. Dennison, Professor Henry Morse Stephens, Stacy W. Gibbs, George C. Ross,

L. M. King, W. J. Martin, C. M. Morse, J. W. Wilkens, F. B. Hulting, William A. Mager, J. W. Sweeney, Oscar Tolle, Livingston Jenks.

ALL IN BAY REGION ENTITLED TO LIVE IN THE METROPOLIS

Federation Would Give San Francisco a Prestige Second Only to New York or Chicago.

By Edward F. Treadwell, President Greater San Francisco Association.

The movement for the formation of a great Western metropolis about the Bay of San Francisco has met with remarkable favor. Its aim is the formation of a city commensurate with the harbor upon whose shores nature predestined a great city. All persons living within the natural boundaries of such a city are entitled to share in the distinction of living in the metropolis of the West. The State is entitled to a city comprising the workshops of that area as well as the dwellings of its inhabitants.

The city is entitled to the support of those who earn their living and have their financial interests therein, but whose homes are in the more secluded portions of the area devoted to residential purposes. The nation is entitled to the credit of a third city situated on the Pacific Ocean, which shall be second only to New York on the Atlantic and Chicago on the great lakes.

An Impulse from Without.

The movement does not originate so much in a laudable desire of San Francisco proper to grow as in the demand of the thousands of persons living outside its boundaries to be included in its activities. They cannot help but feel that a man is entitled to be a part of the city where he labors as well as the suburb in which he sleeps.

Such a city would not only ultimately take its place as the third city of the United States, but it would include the water supply of the Spring Valley Company in San Mateo and Alameda counties, which are natural

parts of the highest order; Muir Woods of Marin, a national park; the University of California, the residential sections of San Mateo, Alameda and the Marin foothills, which are in keeping with the business sections of San Francisco proper and Oakland.

Such a city would have unsurpassed parks, lakes and boulevards, and could readily handle the proposition of a Sierra water supply. The realization of this ideal may be more or less remote, but we shall miss a great opportunity if we cannot present such a city to the world in 1915.

Public Opinion for It.

So far as public opinion is concerned, it is strong in its favor. In San Mateo County it is difficult to find any one opposed to it; Alameda has voted in its favor by a considerable majority. In Berkeley, Piedmont and as far south as Hayward no opposition is found, and the Greater San Francisco Club of Oakland is gaining a large membership. The commuter is already won, and it will not be long before the Oakland merchant shall feel that the magnificent progress of that city entitles him to be a part of the first city in the State. By this Federation alone will the bay section continue to have the first city of the State.

As to the method of accomplishing this federation, all we need is some method of permitting the people to express their wishes. This can be done either by legislation or constitutional amendment, and even those who oppose it cannot long justify a refusal to allow the people interested an opportunity to decide this great question.

CAMPAIGN OF EDUCATION WILL BRING AN AGREEMENT

No City Would Have Anything of Value to Lose by Uniting With San Francisco.

By Albert H. Elliot, Vice-President Greater San Francisco Association.

The holding of the great Exposition in San Francisco will only emphasize the economic necessity for the establishing of a large city around San Francisco Bay.

The greatest difficulty which we have had north of Tehachapi is to get our people pulling together. It was said at the time the exposition was secured that we gave finally an exhibition of what can be accomplished by people moving together for one common purpose. I do not hesitate to say that the greatest value which will come to this community from the Exposition will be the

advertising which we will receive throughout the world. We need more people around San Francisco Bay, and the Exposition will advertise the wares which we have for sale in the shape of a beautiful country and a splendid climate.

An Increasing Power.

If we can secure such large things as the Exposition with all its incidental advantages by pulling together once, why should we not advantage by this experiment and agree to pull together for all time? It is strange that so many people cannot see the direct

benefits which will result from a combination of people living practically in one focus imbued with one great idea.

After giving the subject much thought and consideration I am still of the opinion that the greatest good will come to the towns and villages entering into the combination, while the good which will come to San Francisco will be largely incidental and will result in years to come from the combination. In other words, the results in San Francisco will not be immediate, but I believe that the cities and villages around the bay will be stimulated at once by a lower tax rate and greater improvements, and a more harmonious development of San Francisco Bay itself.

Let the People Vote on It.

So far as the east side of the bay is concerned, it ought not to be longer said that the people there do not wish it. I never know what the people want until their wish and will is registered at the polls. One of the largest cities on the east side of the bay had a test of the question by a practical referendum and the result was somewhat of a surprise to those people who have a selfish interest in preventing the consolidation of the bay cities. The good people of Alameda thought that there were great benefits to be obtained by combining their strength with the City of San Francisco.

So far as the people of Oakland and Berkeley are concerned I should be very much interested in seeing a referendum vote taken upon the question, and I am not at all sure but that there would be a very comfortable majority of the votes in favor of entering into a borough system which would present some one simple plan of administrative government, while still saving to the towns and villages local autonomy upon questions of local importance.

Bay Connects Them.

It is only a question of time when people will be moving back and forth across San Francisco Bay between San Francisco and the various cities and villages with much more ease than at present. It is difficult to predict what may be the future development of interurban systems of transportation. I have made the statement which cannot be safely refuted that a person can move now from San Francisco to some of the east side cities with less expenditure of energy and in less time than he can move about San Francisco itself. The modern system of transportation, in other words, has drawn the cities together, and San Francisco Bay as a means of intercommunication offers a fairly unobstructed channel. The bay, therefore, becomes a sort of centralization base, if I may use that expression, and the people flow together because they are gathered around the bay.

If we view the question economically it is difficult to see why people who intermingle so freely in an industrial and social way should persist in maintaining separate forms of government.

The Question of Taxes.

I cannot understand how the tax rate of the outlying cities and villages can be increased by consolidation. I can suggest many ways by which the tax rate can be reduced, and reduction would necessarily follow, unless we assume that extravagance would increase with consolidation. The honor and glory of being a part of the Greater San Francisco cannot on grounds

of sentiment be over-estimated. We cannot estimate the sentimental value which citizenship in any one of the large cities of the world has. While it is true that San Francisco can grow down the peninsula, it is much truer that the line of least resistance for her growth is across the bay, because as we have shown, the bay offers a splendid channel for growth, if easy lines of transportation mean growth.

In Union There is Dignity.

The American people are over-burdened with office holders. Petty office holders have neither the strength, power nor dignity which men should have who are handling public affairs. It is much better to have a few office holders whose power is great and responsibilities equally great, than many petty office holders whose powers are limited and genius for public service still more limited. The Greater San Francisco will call forth men of high caliber for public service. One good system of political organization should do the work which is being more or less indifferently done by many small systems. It would be as great an honor to be Mayor of the Greater San Francisco, as to be Governor of the Great State of California. I see no reason why one treasurer cannot take care of the moneys of the greater city as well as a dozen are taking care of the moneys of the several small places.

Nothing of Value Risked.

So far as my own city of Oakland is concerned, I have not been able to see that a single thing would be lost by consolidation; that is, a single thing of real value. If I believed that Oakland would be embarrassed in her economic growth I should be the last one to favor consolidation. Very many of the citizens of Oakland who do business there have told me privately that they believe in the Greater San Francisco movement and would support it at the polls, but that they did not feel under the present circumstances like expressing their opinions in public. We must be prepared to expect conservatism and prejudice in connection with this movement. No radical change of government has ever been proposed which did not rouse up animosity, prejudice, and all the rest of it.

Destiny.

A campaign of education should be carried on in a calm, deliberate fashion. The arguments should be presented, and the people be told to think upon the subject and then to decide for their best interests. After a campaign of this character with the arguments all presented in a full and fair fashion, I feel entirely confident as to the result. It is very hard to fight against manifest destiny, and consolidation of the cities around San Francisco Bay is written "where he who runs can read."

The Chamber of Commerce of Boston has been agitating recently for a special harbor board to develop the Port of Boston. In course of an appeal to the people, President George S. Smith said:

The essential point, upon which all public interests agree, is that there should be a separate board charged with this development. Every great harbor in the world that has been successful and in advance of the times has been developed and controlled by a board of men appointed on account of special qualifications for that specific task, and charged solely with that one task. The Chamber and those who are acting with it want that kind of a board for Boston.

PROVIDES A TAX PROTEST FOR THE USE OF MEMBERS.

Association Furnishes Form by Which Excess Payments Can be Recovered.

For the benefit of its members the Merchants' Association has published a form under which the State corporation tax may be protested in cases where it is felt that the assessment is too high. The protest has been carefully prepared by Mr. Allen G. Wright, of Wright & Wright, attorneys for the Association, and is accompanied by a report explaining various phases of the law as it relates to franchises, and setting forth what constitutes a franchise for the purposes of taxation.

The tax is now due. It may be paid in two equal installments, but if so paid the first installment must be paid on or before 6 p. m., August 14, 1911, and the second on or before 6 p. m., February 5, 1912. In his report accompanying the form of protest the Association's attorney says:

The fact of the assessment of this tax was published by the State Board of Equalization on June 29, 1911. An Act of the Legislature gave all persons interested an opportunity to appear before the State Board of Equalization between June 12th and July 3, 1911, to have the assessment corrected in any particular or lowered, if that were desired. As very few corporations realized the amount for which they would be assessed, and did not appreciate that they were to be assessed in the large amounts which the State Board of Equalization has seen fit to compute, many of them neglected to appear before the Board for a reduction between June 12th and July 3d of this year. The Act of the Legislature, however, provides that the taxes may be paid under protest.

Must State the Claim.

At the time of paying the taxes a written protest may be filed with the State Controller, and this protest must state what part of the tax is claimed to be void and why such claim is made; and if the taxes are paid under protest suit to recover that portion of the taxes paid under protest must be brought against the State Treasurer for this year's taxes on or before February 19, 1912. This suit must be brought in the Superior Court. A form for making payments under protest is enclosed. This form, when filled out, should be sent to the Controller at the time of paying the taxes. If both installments are paid at once, but one protest need be made, to wit, at the time of paying both installments. If the tax is paid in two installments, a protest should be filed with each installment.

What the Franchise Is.

The franchise tax is on the actual exercise of the right to be a corporation and do business as such in this State in the case of domestic corporations, and on the actual exercise of the right to do business as a corporation in this State in the case of foreign corporations. The franchise or actual exercise of this right is property, and by the amendment to the Constitution under which this franchise tax is authorized the value of the property must be determined as of the first Monday in March preceding the fiscal year for which the tax is paid. That is, March 6, 1911, for the taxes now due. Any corporation, whether foreign or domestic, which, on March 6, 1911, was not and since that time has not been actually engaged in business, has no franchise with any actual cash value subject to assessment and taxation, and corporations within that class just described should allow paragraph (12) in the protest to remain therein and otherwise follow the instructions in reference to (12), indicated on the form of protest. All other corporations should scratch out this entire paragraph (12) as it would have no application to such other corporations.

In Rochester they say, "Do It For Rochester." The spirit thus expressed is no stranger to San Francisco, but sometimes it seems to sit down "in our midst" and take a long rest.

THIS CITY COULD MAKE A FINE MUNICIPAL EXHIBIT.

Association Suggests What Might be Done at the Coming Chicago Congress.

Feeling that San Francisco has a great deal to gain from a public exhibition of its modern municipal equipment and splendid public works at the International Congress and Exposition to be held at Chicago, September 18th to 30th, the Merchants' Association has sent a communication to the Board of Supervisors calling attention to the fact that such an exhibition is to be held and suggesting that the Mayor be authorized to appoint a special committee to make a suitable display for the city. The Supervisors have authorized the Mayor to do so.

Few cities in this country could make a finer exhibition of this sort than San Francisco, and the Association has suggested some of the things that would be of undoubted interest to the experts in municipal government that will be gathered at Chicago from all over the world. Among them are the following specific items:

High Pressure System.

- (a) Photographs of fire boats both in action and out of action.
- (b) Photographs showing exterior view of pumping station when completed.
- (c) Plan of interior of pumping station.
- (d) Plan showing distributing system of mains and hydrants together with telephone lines.
- (e) Plan showing pipe joints used.
- (f) Plan showing kind of hydrants used.

Auxiliary Fire Protection System.

Plan showing method of construction of systems.

New Sewer System.

Photograph of plans showing special features in San Francisco sewer system.

Public Buildings.

- (a) Photograph of Ferry Building.

(b) Photograph of new Post Office, Custom House and proposed Sub-Treasury building (Government).

Municipal Buildings.

- (a) Photographs of all the new school buildings.
- (b) Photographs of new City and County Hospital.
- (c) Photographs of new Hall of Justice and jail.

Miscellaneous.

- (a) Photographs of children's playgrounds.
- (b) Photographs of safety stations on Market Street.
- (c) Photographs and plans of public convenience stations.
- (d) Photographs and plans showing street parade sockets on Market Street.
- (e) Photographs showing their use during time of parade.
- (f) Photographs of San Francisco just before the fire of 1906.
- (g) Photographs of San Francisco immediately after the fire.
- (h) Photographs of San Francisco at intervals of one year after to date.
- (i) Photographs of San Francisco in 1841 and 1862.

(j) Map of San Francisco in 1852, together with one of the present date.

Park System.

- (a) Map showing distribution of parks.
- (b) Stadium and other special features in Golden Gate Park.
- (c) View of Golden Gate and Lincoln Park.

Garbage Disposal System.

(a) Photographs and plans showing the proposed incinerators, both exterior buildings and interior, showing furnaces in detail.

The lowering of the grade on Main Street will not only furnish another thoroughfare to the Mail Docks, but it will also result, undoubtedly, in all of that property between Main and Beale Streets being graded to the new grades of the adjacent streets, thus opening up a new industrial district which will be a benefit to that entire section.

ENCOURAGING NEWS FOUND IN LIST OF DRY FIGURES.

Exports for 1911 Will Probably Cross the Two-Billion-Dollar Line.

Cheer up. The Bureau of Statistics announces that:

Exports from the United States in the fiscal year 1911 will probably exceed by about three hundred million dollars the figures of last year, and cross the two-billion-dollar line.

What are the principal causes in this enormous growth in exports in 1911 when compared with 1910? It is well known that in certain articles, such as wheat, flour, cattle, meats and others of this class, exports of 1911 are less than those of earlier years.

The cause of so large a growth in certain articles as to overcome the loss in certain other articles and still create a gain over the figures of last year is chiefly the high price of cotton and the increased outward movement of manufactures. Exports of cotton for the ten months ending with April show alone an increase of \$143,000,000 over the corresponding months of last year, the total value of cotton exported in the ten months ending April being \$549,000,000. Copper for the nine months ending with March shows an increase of about \$6,000,000; automobiles, an increase from \$6,333,000 to \$9,750,000; cotton manufactures, \$29,000,000, against \$23,000,000 in the same months of last year; fruit, \$21,000,000, against \$16,333,000 in the same months of last year; machinery, \$73,750,000, against \$57,250,000 in the same months of the prior year, while in many less important articles of manufacture a marked increase in total value and a marked percentage in gain is shown. Manufactures for use in manufacturing show a gain in exports from \$200,000,000 in the nine months ending with March, 1910, to \$225,000,000 in the corresponding months of 1911; and manufactures ready for consumption from \$361,000,000 in the nine months of 1910 to \$431,000,000 in the corresponding months of 1911. Manufactures ready for consumption show an increase of nearly \$70,000,000 in the nine months ending with March; and manufactures for further use in manufacturing, an increase of \$25,000,000 during the same period.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	Olts Elevator Company.	President
GUSTAVE BRENNER	.....	First Vice-President
R. S. ATKINS	.....	Second Vice-President
BYRON MAUZY	.....	Treasurer
EUGENE J. BATES	Hulse-Bradford Co.	
GEORGE C. BOARDMAN	Boardman Bros. & Co.	
EDWARD W. COSTELLO	O'Connor, Moffatt & Co.	
W. D. FENNIMORE	Cal. Optical Co.	
HARTLAND LAW	Viavi Company	
C. K. MCINTOSH	Bank of California	
W. N. MOORE	Moore-Watson Dry Goods Co.	
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.	
JOSEPH SLOSS	Alaska Commercial Co.	
ROBERT H. SWAYNE	Swayne & Hoyt	
FRANK I. TURNER	Hasler's Clothing Co.	
L. M. KING	Secretary and Superintendent	
WARREN MARLEY	.....	Assistant Secretary
WRIGHT & WRIGHT	.....	Attorneys
HENRY A. CAMPBELL	.....	Engineer
FRANK M. TOOP	.....	Editor Review

STANDING COMMITTEES.

Public Affairs.

R. H. SWAYNE	GEORGE C. BOARDMAN, Chairman	BYRON MAUZY
--------------	------------------------------	-------------

Publicity and Promotion.

R. S. ATKINS	W. D. FENNIMORE, Chairman	JOSEPH SLOSS
--------------	---------------------------	--------------

Trade and Finance.

C. K. MCINTOSH	W. D. FENNIMORE, Chairman	GUSTAVE BRENNER
----------------	---------------------------	-----------------

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	Engineer in Charge
-------------------	-------	--------------------

D. A. HAGENS	Financial Secretary and Auditor
--------------	-------	---------------------------------

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco

Frank J. Symmes, Ex-President Merchants' Association of San Francisco

Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co.	310 Sansome
Dolge, Wm.	311 California
Greenhood & Hansen.	405 Clunie Bldg.
Lester Herrick & Herrick	.....
.....	Merchants Exchange Bldg.
Lomax, W. B.	..... Chronicle Bldg.
McLaren, Goode & Co.	.....
.....	Clunie Bldg.

Price, Waterhouse & Co.	310 Sansome
Rowe, C. V.	Room 247, 268 Market
Ruckstelt, John R.	Claus Spreckels Bldg.
Walker & Cooper	815 Nevada Bank Bldg.
.....	255 California

ACCOUNTANTS AND AUDITORS.

Hertz, Louis	149 California
ACETYLENE GAS GENERATORS.	.....
Bullard, E. D.	Rooms 221-223, 268 Mkt.

ADDING MACHINES.

Burroughs Adding Machine, W. W.
---------------------------------	-------

ADVERTISING.

Cooper, F. J.	18 Montgomery
Green, J. Chas. Co.	.....
.....	Stevenson and Clinton Park
Johnston-Ayers Co.	130 Kearny
Scottford, F. E.	242 California
Walker Advertising Agency.	.....
.....	Spreckels Bldg.
Walsh, Thos. J.	27 Stevenson

ADVERTISING NOVELTIES.

Knapp, Wm. & Co.	747 Sansome
------------------	-------------

AMMUNITION.

The Peters Cartridge Co.	608 Howard
--------------------------	------------

ARCHITECTS.

Barth, Hermann	12 Geary
Crim & Scott	425 Kearny
Colley, C. J.	..... Pacific Bldg.
Curtlett, William	..... Pelan Bldg.
Dutton, L. B.	..... Chronicle Bldg.
Holmes, Edward L.	228 Pine

Leonard, Joe. A. 202 Phelan Bldg.
McDonald Bros. 363 Ruse Bldg.
Muensterdorf, C. A.
Humboldt Bank Bldg.
Meyer, Fred H.
Meyers, Henry H. 1201 Kohl Bldg.
Glenner, Wm. 14 Montgomery
Polk, Willis & Co. Merch. Ex. Bldg.
Reid Bros. Claus Spreckels Bldg.

ARCHITECTS AND ENGINEERS
Dietzgen, Eugene Co. 18 First
Keuffel & Esser Co. 60 Second

ARCHITECTURAL TERRA COTTA
Gladding, McLean Co. 311 Crocker Bldg.

ART GLASS
California Art Glass B. & C. Works.
Gladding, McLean Co. 765 Mission
United Glass Works, Inc. 116 Turk

ART GOODS
Gump, S. & Co. 246 Post
Santborn, Vail & Co. 756 Mission
Glennier, T. B. 1213 Sutter
Vickery, Atkins & Torrey. 560 Sutter

ARTISAN WELLS
Lowa, J. W. 7 Spear

ARTISAN WELL TOOLS
American Forge & Tool Co. 162 Mission

ASTROLOGICAL AND ELECTRICAL SUPPLIES
Johns, H. W. 127 New Montgomery

ATHLETIC GOODS
Spaulding, A. G. & Bros. 168 Geary

ATTORNEYS-AT-LAW
Bancroft, Philip. Monadnock Bldg.
Blakeman, T. Z. 120 Phelan Bldg.
Kierulff, T. B. 1201 Montgomery
Heller, E. S. 14 Montgomery
Houghton & Houghton, Merchants Ex.
Hutchinson & Co. 14 Montgomery
Kelllogg, Sheldon G. Crocker Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kierulff, T. B. 1201 Montgomery
Kittle Allen I. 14 Montgomery
McNab, Gavin. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.
Naylor, Chas. E. 427 Sheldon Bldg.
Payne, Chas. 111 Merchants Ex. Bldg.
Peltsoff, E. 1201 Montgomery
Putnam, Osgood. 519 California
Schneelien, S. C. 417 Montgomery
Smith, S. 2746 Dwight Way, Berkeley
Thoman, Gerstie, Frick & Beedy.
Wilson, John Ralph. 14 Montgomery

Mercantile National Bank. 464 Cal.
Meyer, Daniel. 216 Pine
Mission Bank, The. 16th & Julian Ave.
Savings Union Bk. of S. F. 703 Mkt.
Market & O'Farrell Sts. & Grant Ave.
Security Savings Bank. 101 Market
Swiss-American National Bank. 12 Sansone
Wakana Savings National Bank. 12 Sansone
Western Metropolitan National Bank. 12 Sansone
Yokohama Specie Bank. 14 Sansone

BARBERS' SUPPLIES
Deckelman Bros. 162 Turk

BEDS AND SPRINGS-IRON AND BRASS
Rudger-Nerle Co. Bay & Stockton
Simous Mfg. Co. 936 Howard

BEER BOTTLERS
Blue and Gold Bottling Co. 2746 16th
Fredericksburg Bot. Co. 18th & Ala.
Rapp, John & Son. 1600 Ervitt

BEIZING-COTTON
Scandinavian Belting Co. 11 Fremont

BEIZING-LEATHER
Cook, H. N. Belting Co. 317 Howard
Hicks-Judd & Co. 51 First
Graton & Knight Mfg. Co. 210 Market
Heins, Alex. Belting Co. 2412 Harrison
Pacific Supply Co. 603 Mission

BOILER WORKS
Eureka Boiler Works. 57-59 Mission
Keystone Boiler Works. 14th & Mission
Pacific Coast Boiler Works. 236 Main

BOLT MANUFACTURERS
Payne & Bolts Works. 133 Howard

BONDS
Rollins, E. H. & Sons.
First Nat'l Bank Bldg.

BOOK BINDERS
Hicks-Judd & Co. 51 First
Malloye, P. Co. 251 Bush
Phillips, Wm. R. Co. 14 Sansone

BOOKS
Cunningham, Curtis & Welch. Mkt.
Elder, Paul. 239 Grant Ave.
St. Francis Book Co. 747 Howard
Whitaker & Ray-Wig. 747 Howard

BOOTS AND SHOES-RETAIL
Heim, F. L. & Son. 156 Powell
Haworth Shoe Co. 123 Market
Philadelphia Shoe Co. 825 Market
Rosenbaum Bros. 343 Kearny
Seak-Ow. B. Co. 123 Market
Royal Shoe Co. 738 Market
Sommer & Kaufman. 115 Grant Ave.
Wolf, H. & Bro. 1609 Fillmore

BOOTS AND SHOES-WHOLESALE
Buckingham & Hecht. 2d and Mission
Clark, Nicklesburg & Co. 127 Mission
George and Marvin Shoe Co. 723 Mission
Nolan-Earl Shoe Co. 727 Mission
United Shoe Co. 156 Second
Williams-Marvin Co. Battery & Bush
Young, Geo. 107 Second

BOX FACTORIES
California Pine Box and Lumber Co.
Koch Bros. 1244 Flood Bldg.
Pacific Box Factory. 3014 Flood Bldg.
Beach, Del. Mon and Taylor

BREWERS
Albion Ale & Porter Brewery.
Humboldt Brewery. 494 O'Farrell
Lochbaum & Co. A. H. 132 Bluxome
United Brewing & Malting Co.
Eighteenth & Florida

BREWERS' AGENTS
Olympia Beer Co. 1423 Sansone

BREWERS' AND BOTTLERS' SUPPLIES
Bauer Schweitzer Co. 660 Sacramento

BRICK-BUILDING, PAVING AND SEWER
Golden Gate Terra Cotta Co.
N. E. Cor. Bay and Powell

BROKERS-CUSTOM HOUSE
Bunker, C. D. & Co. 544 Sansone
Hoyden, B. & Co. 463 Battery
Mayhew, F. E. & Co. Battery & Wash.
Mattson & Co. 616 Battery
Young, Geo. 107 Second

BROKERS-MERCHANDISE AND GENERAL
Booth, F. E. 31 Drumm
Duvall, W. 112 Kearny
Mallard & Schneidell. 507 Front
Paye Bros. 414 Montgomery
Young, Geo. 107 Second

BROKERS-STOCK, BOND, GRAIN AND OIL
Barth, J. & Co. 430 California
Girvin & Eyre. 339 Montgomery
Mosa & Co. 339 Montgomery
Politz, Edw. & Co. 615 California
Topf, Jos. B. 339 Bush

BUILDING AND LOAN ASSOCIATIONS
Continental B. & L. Association.
Market, Golden Gate & Taylor
Pacific States Savings & Loan Com-
pany. 14 Sansone

BUILDING MATERIALS AND SUPPLIES
Levy, Oscar S. 2197 Develadero
Lilley & Thurston Co. 32 Second
Waterhouse & Price Co. 53 Third
Western Builders Supply Co. 680 Mission

BUILDING CONSTRUCTION
Hicks Co. Lewis & Co.
Humboldt Bk. Bldg.
Lindgren Company. 563 Monadnock Bldg.

BUTCHERS
Bayle-Lacoste & Co. California Market
Herman, Benj. & Son. Bush & Franklin
Lesser Bros. 37 Market
Fry, Schweitzer & Co. 136 Fifth
Miller & Lux Co. California Market

CAN MANUFACTURERS
Patel, E. C. 316 Larkin
Roberts, W. C. 3849 California

CANNED GOODS
Cal. Canneries Co. 18th & Minnesota
Fruit Cannery Assn. 129 Market
Golden State Asparagus Co. 14 Calif.
Hunt Bros. Co. 112 Market
Spanish-American Co. 180 Erie

CAPITALISTS
Blasph, Chas. R. Clunie Bldg.
Borel, Ant. & Co. 440 Montgomery
Decker, E. E. 101 Bldg.
Delger, Edward F.
Forness, M. J. 101 Bldg.
Hopkins, E. W. 364 Pine
Mackay, Clarence E. New York City
Martin, Walter F. 101 Bldg.
Moore, A. A. Jr. 1014 Kohl Bldg.
Payot, Henry. 363 Ellis
Pope, James D. 1014 Kohl Bldg.
Pope, Geo. A. 1014 Kohl Bldg.
Smith, F. M. Albany Block, Oakland
Spring Valley Water Works. 216 Market
Thomas, H. W. 268 Market
Thompson, R. R. Estate. 143 Merchants Ex. Bldg.
Whitney Estate Co. 133 Geary

CARRIAGE AND GRINDING
Ward, Fred, & Son. First & Howard

CARPENTERS AND BUILDERS
Robinson & Gillespie. 1651 Sutter
Murray, S. C. 1226 Fell St.

CARPETS
Hulse-Bradford Co. 386 Mission
Walter, D. N. & Co. 386 Mission

CARPET CLEANING WORKS
Spaulding, J. & Co. 353 Tehama

CARRIAGE COMPANIES
St. Francis Carriage Co. Bay & Polk

CARRIAGE AND BUGGY MANUFACTURERS
Grave, B. & Co. 732 Brannan
Larkins & Co. 276 Guerrero
Schindler, H. B. & Co. 172 Spear
Stuber Bros. Mfg. 492 Hildreth
Wertheim Co. 24 Pacific

CASH AND PARCEL CARRIERS AND PEABODY, A. W.
1405 Claus Spreckels Bldg.
Lambson, Conso. 1405 Claus Spreckels Bldg.
Co. 1405 Claus Spreckels Bldg.

CASH REGISTER
Autographic Register Co. of E. F. Clementina
National Cash Register Co. 1040 Market

CEMENT MANUFACTURERS
Pacific Portland Cement Co. Pacific Bldg.

CEMETERY ASSOCIATIONS
Henderson, John, President Mt. Olivet
Cemetery. 492 Hildreth Bldg.

CHAIR MANUFACTURERS
Heywood Bros. & Wakefield Co.
737 Howard

CHAMPAGNE
Greenway, E. M. Kohl Bldg.

CHEMICALS-INDUSTRIAL
Braun-Knecht-Helmar Co. 574 Mission
Co. 492 Hildreth Bldg.

CHOCOLATE MANUFACTURERS
Ghirardelli, D. Co. 340 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS
Butler, Geo. E. 356 California
Weule, Louis. 6 California

CHIMNEYS AND CHIMNEY PIPE
Clawson, H. M. Golden Gate Ave. & Leavenworth
O'Connor Co. Inc. 39 Taylor

CIGAR AND TOBACCO DEALERS
Blaskower, M. & Co. 261 Montgomery
Bourgeois, John. 134 Front
Khman Bros. & Co. 134 Front
Gunst, M. A. & Co. California & Front
Heyneman, Herman. 325 Davis
Juice, H. L. & Co. 28 Front
Lafayette & Connelley. 100 Front
Ordenstein, Max. 2121 Develadero
Pollak, Arnold. 413 Merchants Ex. Bldg.
Wilder, Bros. 161 California
Wolf, Edward, Co. 161 California

CIGARETTE MANUFACTURERS
Bolman, John, Co. Battery & Commercial

CLOCKS AND MECHANISM INSTRUMENTS
Self-Winding Clock Co. 236 Montg

CLOAK AND SUIT HOUSES-RETAIL
Linden Gate Cloak & Suit Co.
1062 Market

Greater San Francisco Cloak Co.
Mark. 823 Market
Hollibroner, L. 823 Market
Ransohoff, L. 230 Post

CLOAK AND SUIT HOUSES-WHOLESALE
Lezinsky Bros. 154 Sutter
Meyer Cloak and Suit House.
114 Sansone

COFFERS
Atkins, Robert S. 168 Sutter
Herger, Nat. 366 Market
Hirsch, Chas. C. & Co. 150 Post
Bradford, Chas. C

CONTRACTORS AND BUILDERS.

Day's Sons, T. H., 1055 Monadnock Bldg.
Friedland, E. H., 215 No. 1st
Hansborough Bros., 1028 Market
Hul, Jas. H., 326 Merchants Exchange
Kirk, Richard, & Son, 79 Market
Masou & Morrison, 518 Monadnock Bldg.

COOPERS.

California Barrel Co., 303 and Illinois
Carl Cooperage Co., 54 Boardman
Weener, David (Bat. of), 14th & Har
Herbert, 19th & 19th Seventh

COVERAGE STOCK.

Richards, J. W., 844 Monadnock Bldg.
CORDAGE MANUFACTURERS.
Tubbs Cordage Co., 101 Kohn Bldg.
Cordage Co., 101 Kohn Bldg.

Locke, C. E., Mgr. Royal Worcester
Corset Co., 28 Geary

COTTON GOODS.

California Cotton Mills Co., Oakland
Turner Co., J. Spencer, 110 Market

CRACKER MANUFACTURERS.
American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Pacific, Samsome

CROCKERY AND GLASSWARE.
Anglo-American Importing Co.,
Nathan-Dohrmann Co., Stockton & Geary
Schloss Crockery Co., 17-19 Beale

CURIO DEALERS.

Hettlich, A. L., 103 Washington
DAIRY MACHINERY.
De Laval Dairy Supply Co., 101 Drumm

DENTAL SUPPLIES.

Edwards Co., The, Jas. T., 323 Geary
DENTISTS.
Flood, A. M., D. D. S., 240 Stockton
Plant, Frank L., D. S., 541 Market

Westphal, Otto Francis, D. D. S.,
DEPARTMENT STORES.
Emporium, The, Market, bet. 4th & 5th
Dorland, Fred, 103 Washington

DESK AND OFFICE FURNITURE.
Phoenix Desk and Chair Co., 245 Bush
Rucker-Fuller Desk Co., 577 Mission

DISH AND GLASSWARE.

Feintuch, Display Fixture Co.,
Kehos Display Fixture Co., 357 Market

DOOR AND WINDOWS.

California Door Co., 43 Main
DRAWINGS AND STORAGE.
Bocarde, J. B., Dray Co., 97 Sacramento
Emmons, B. B., 541 Market

Farnsworth & Ruggles, 103 Davis
McNab & Smith, 38 Davis
Overland, Fred, 103 Washington

Rode, C. B., & Co., 102 Pine
Strauss, K., 764 Clay
Teale & Co., 764 Clay

DRIED FRUITS.

Fleld, A. B., & Co., 244 California
Garcla & Maggen, 541 Market

Griffin & Skelley Co., 16 California
Griffin & Skelley Co., 16 California
Phoenix Packing Co., 433 Drumm
Phoenix Packing Co., 16 California

DRUGGISTS-RETAIL.

Roeckle & Runyon, 140 Powell
Bowerman's Pharmacy, 2501 California
Brummel, J. J., 2501 California

Callegaris, Arnold, Kearny & Pacific
Fanda, C. O., 303 Montgomery
Green, Frank T., 20 Market
Lalner, Rd. Drug Co., 110 Fifth

Leipold, C. O., 110 Fifth & Laguna
Langfeld's Pharmacy, 272 Post
Owl Drug Co., 1044 Valencia
Roast Drug Co., 1900 Union

Schmidt, Val., 83 Market
Vokler & Co., 83 Market
DRUGGISTS-WHOLESALE.
Coffin-Redington Co., 35 Second
Heller, E. M., 35 Second

Waldron & Dietrich, 576 Mission
DRUGGISTS-SPECIALTIES AND
SUNDRIES.
Sarwe & Priebe, 515 Market

DRY AND FANCY GOODS HOUSES-
RETAIL.
City of Paris, Stockton & Geary
Lippman Bros., 232 and Mission
Livingston Bros., Grant Ave. & Geary

Newman & O'Connell, 121 Post
Samuels, D. L., O'Farrell & Stockton
Thurber, B. R., 14 Valencia
Heller, E. M., 35 Second

Wendelstock, Lubin & Co., Post & Filmm
DRY AND FANCY GOODS HOUSES-
WHOLESALE.
Bauer Bros. & Co., 49 Sansome

Barnett, B. B., 154 Sutter
Crowley, J. P., Aronson Bldg.
Davis Bros., Inc., 25 Kearny
Heller, E. M., 35 Second

Graf, J. L., & Co., 28 Sansome
Hall, C. C., & Son, 35 Battery
Heller, E. M., 35 Second
Jacobs, P. & Bro., 114 Sansome

Kohner, M. S. & Co., 38 Kane
Lalner, Rd. Drug Co., 110 Fifth
Marberg-Goldtree Co., 37 Battery
Moore-Watson Dry Goods Co.,

Murphy, Grant & Co., Sansome & Bush
Schmidt, Ben. J. & Co., 38 Sansome
Simons, L. V., Pine & Battery

DYING AND CLEANING.
Thomas, The F., Parlanian Dyeing &
Cleaning Works, 37 Toleda
Hickman, Henry, 2830 California

EDUCATIONAL INSTITUTIONS.
Heald's Business College, 303 and Polk
San Francisco Business College,
308 Market

ELECTRICAL SUPPLIES AND CON-
STRUCTION.
Brooks-Follis Electric Corp., 46 Second
Electric Appliance Co., 728 Mission
Electric Railway Co., 84-86 Second

General Electric Co., 14 Montgomery
Hefly Bros., 276 Ellis
Holabird-Reynolds Co., 523 Mission
Pacific States Electric Co., 133 New Montgomery

Summerhayes, W. R., 76 Polson
Westinghouse Electric Co., 133 New Montgomery
ELECTRO-PLATERS.
Donniston's S. F. Plating Works, 1349-51

Golden Ward Plating Works, 385 First
ELEVATOR MANUFACTURERS.
Otis Elevator Co., Stockton & Beach

EMBROIDERIES AND LACES.
Levy, Julius, 134 Sansome
ENGINEERS, CIVIL.
Lucey, W. A., Board of Trade Bldg., Drumm, Ore.

ENGINEERING CONSULTING.
Amweg, Frederick J., 24 Kearny
Luther Wagoner, 910 Pacific Bldg.
ENGRAVERS AND RAGS.
Irwin & Jenson, 1027 Market

ENVELOPE MANUFACTURERS.
Griffin Envelope Co., 156 Perry
ESSENTIAL OILS.
Boldermann, Reitzler, 11 Main

Lueders, Geo. & Co., Sacramento and Davis
EXPANDED METAL.
American Import Co., 16 First
Castle Brothers, 149 California

Cohen-Helneberg & Co., 36 Market
North American Mercantile Co., 519 Mission
North American Mercantile Co., 519 Mission
Monadnock Co., 49 California
Vignier, A., Inc., 611 Battery

Monadnock Co., 49 California
Vignier, A., Inc., 611 Battery
Whelan Bros., 308 Davis

FINANCIAL STORES.
Charlton, The E. P., Co., 788-88 Market
EXPRESS COMPANIES.
Wells, Fargo & Co., Second and Mission

Pacific Guano & Fertilizer Co., The,
310 Sansome
FIRE ARMS AND AMMUNITION.
Beckert, Phil B., Co., 717 Market

Ellery Arms Co., The, 48 Geary
Golcher Bros., 1023 Market
Shreve & Fisher Co., 1023 Market

FIRE APPARATUS.
Chapman, R. S., 660 Mission
FIREFWORKS.
Newton's California Fire Works Co., 249 Front

FLORIST.
Jaeger, Fred, 141 Powell
FLOUR MILLS.
Hulton, C. A., Flour Co., Inc., 2001

Merchants Exchange Bldg.
Sprey & Co., 243 Sansome
Schwabacher, Louis A., 306 Marine Bldg.

FOOD CEREALS.
Pacific Cereal Ass'n., Bay near Mason
FORWARDING AGENTS.
Earl, D. W., & Co., 307 Crocker B'g

FOUNDRIES.
Enterprise Foundry Co., 2902 19, St.
FRUIT JAR MANUFACTURERS.
Schloss Crockery Co., 17 Beale

FRUITS AND VEGETABLES.
Goetting, Charles, 101 California Market
FURNITURE.
Breuner, John, Co., 281 Geary

Eastern Outfitting Co., 1017 Market
Fredericks, J. Co., Post and 272 Post
Gullickson Bros., 2086 Market

Indianapolis Furniture Co., 833 Mission
Lachman Bros., 2019 Mission
Moore, Harry J. Furn. Co., 40 O'Farrell

Reddy-Neuman Co., 2200 Mission
Sloane, W. J., 1051 Market
FURNITURE MANUFACTURERS.
Wisconsin Furniture Co., 746 Phelan Bldg.

FURS.
Gasser, Louis, & Co., 112 Geary
Lieber, H., & Co., 167 Post

Wallace, Robert, 126 Geary
FUSE AND MATCH MANUFAC.
Independent Match Co., 244 California

Metropolitan Match Co., 210 Sansome
GAS AND ELECTRIC FIXTURES.
Adams & Holloper, 745 Mission

Day, Thomas, Co., 725 Mission
Kochhammer Bros., 441 Sutter

Roberts Mfg. Co., 663 Mission
GAS ENGINE MANUFACTURERS.
Shilling, Adam, & Son, 243 Main

Standard Gas Engine Co., 10 California
GAS ENGINES AND SCALES.
Fairbanks-Morse Co., 158 First

GAS METERS AND SUPPLIES.
Standard Gas Engine Co., 112 Market
GAS CONSUMERS.
Gas Consumers' Assn., 467 O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.
Thielen, Jas., & Co., 667 Mission
GEARS AND GEAR CUTTING.
Johnson Gear Co., 733 Glom

GLASS MANUFACTURERS.
Illinois-Pacific Glass Co., 15th & Polson
Pacific Coast Glass Wks., 7th & Irwin

GLAZES.
Moss, Gen. A., 137 Grant Ave.
Steinberger & Kallisher, 25 Kearny

GLUE MANUFACTURERS.
Burd, Wm., & Son, 308 Post Telegraph Bldg.
California Glue Works, 308 Post Telegraph Bldg.

GRAND BEANS.
Barnard & Hunkeler, 149 California
Hansen, F., 127 Montgomery

GRAVEL.
Bay Development Co., 163 Berry
GRAPHOPHONES AND PHONO-
Columbia Phonograph Co., 331 Sutter

GROCERS-RETAIL.
Dannemark Bros., Haight & Scott
Goldberg, 242 Sutter

McGraw Bros., Fillmore & Sacramento
McCaw Bros., 401 Devaladero
McCullough & Co., 150

Nelson Co., L. D., 1158 Sutter
Peters Bros., 301 Cole
Stulz, Joseph, 414

Wet, Elliott & Gordon, 42 Clay
GROCERS-WHOLESALE.
City of Hamburg Co., Inc., 322 Davis

Cliff, Wm. Co., Spec., 707 Battery
De Bernard, D. C., 707 Battery
Getz, M., & Co., 135-141 Main

Hass Bros., 100 Sacramento
Hooper & Jennings, 162 Bryant
Lennon, John A., 137 Sacramento

Levegg, Grannell & Co., 136 Brannan
Newbauer, J. H., & Co., Davis & Pacific
Poletti, Louis, Co., 228 Commercial

Rochdale Wholesale Co., 228 Commercial
Rothschild, John, & Co., 105 Market
Sussman, Wm., & Co., 10 Spear

Talbot, E. B., Pine & Davis
Wellman, Peck & Co., 311-327 East
HAIR STORE.
Cosgrove's Hair Store, 239 Powell

Emmanuel's Hair Store, 251 Powell
HAMMAM BATHS.
Burns, Edw. F., 329 Ellis

HARDWARE-RETAIL.
Brown, Chas., & Co., 871 Market
Is, J. & Co., 908 Market

Jones, Ed., Hdw. & Tool Co., 1180 Mkt.
Joost Bros., 1274 Market
Kohlstedt, 1510 Montgomery

Osborn Hdw. & Tool Co., 615 Market
Palmer Hardware Co., 681 Market
Smith & Co., 713 Third

Wright Hdw. Co., 713 Third
HARDWARE-WHOLESALE.
Arnold Hardware Co., 848 Webster

Baker & Hamilton, 942 Market
Beltman & Co., 942 Market
Brown, The Ralph, Co., 234 Fifth

Candler, Christian, 100 Market
Dunham, Carrigan & Hayden, 88 Market
Holbrook, Merrill & Stetson, 6 & Twns.

Montague, W. A., 40 O'Farrell
Patterson, Hdw. & Tool Co., 7th & Twns.
Scovel Iron Store Co., 754 Howard

HARNES AND SADDLERY-WHOLE-
SALE.
Davis, W. & Son, 2040 Howard

Johnson, F. S. & Co., 570 Howard
Keyston Bros., 120 Second
HAT MANUFACTURERS.
California Hat Co., 734-735 Mission

Triest & Co., 734-735 Mission
HATTERS-RETAIL.
Carroll, Paul T., 706 Market

Colman, Chas. J., 706 Market
Colman, Chas. J., 706 Market
Dillon, Tom, 726 Market

Flisher, 726 Market
Germann & Co., 249 Kearny
Lundstrom Hat Works, 1178 Market

Moulton Hat Co., 1261 Fillmore
HATTERS-WHOLESALE.
Heibing Hat Co., The, 451 Mission

Kline, Louis, & Co., 24 Sansome
O'Rourke-Evans, 24 Sansome
HAY AND GRAIN.
Aspacher Bros., 1000 Clunge Bldg.

Chase, W. W., 167 Market
Scott-Magner & Miller, 100 California
Somers & Co., 37 California

Vermell, J. L., 37 California
HOSIERY-WHOLESALE.
Gerson & Broyer, 126 Bush

HOSPITALS.
German General Benevolent Society
(German Hospital), 14th & Noe

HOTELS.
Baldwin House, 74 Sixth

Bellevue Hotel, Geary and Taylor
Brady Hotel, 275 Sutter

Hotel Richelleu, Van Ness & Geary
Harris, Kirk, Grand & Hamilton Bldg.
Hotel Alcazar, 10th & Market

Hotel St. Francis, Geary & Powell
Hotel Turpin, 11 Powell
Palma Hotel, 10th & Market

Market & New Montgomery
Rokin, Edward, Argonaut Hotel
Sullivan Hotel, 4th & 4th

Sharp, Arthur M., Winchester Hotel
Van Horn Hotel, 242 Turk

ICE DEALERS.
Consumers Ice Co., 436 Eighth

Merchants Ice & Cold Storage Co.,
National Ice Cold Storage Co., The
Pacific Ice Delivery Co., 368 Market

Union Merchants Ice Delivery Co., 354 Pine
IMPORTERS.
American Mercantile Co., 514 Battery

Macdonay & Co., 149 California
INDIVIDUAL MEMBERS.
Allen, Jas. M., Bank of California

Bennett, E. B., Sutter
Benedict, C. S., Post & Grant Ave.
Briggs, Arthur H., 2nd

Brown, Gustave, 2284 Jackson
Burr, C. C., 1456 Filbert
Caldwell, M. M., Market, near Fifth

Folger, J. A., Howard & Spear
Gardner, J. A., 2nd & 2nd
Greenbaum, C., Jackson & Battery

Hausman, Herman, Nat. Bk. Bldg.
Hale, P. C., Merchant, 6th & Market
Hale, P. C., Merchant, 6th & Market

Hornick, C. C., 10th Mer., S. F. Call
Huntington, P. C., Mgr., 10th Mer., S. F. Call
Kosch, F. J., Co., 22nd and Illinois

Landsberger, Julius A., 5th Bldg.
Landsberger, Julius A., 5th Bldg.
Lynch, Jeremiah, Bohemian Club

Martin, A. H., Emporium
McCarthy, J. C., 10th Mer., S. F. Call
McCarthy, H. J., Sec. Y. M. C. A.

Golden Gate Ave. and Levee
Estate Co., Shreve Bldg.
Morae, I. H., J. B. Painter, Estate

Penny, Isaac, Kohl Bldg.
Penny, Isaac, Kohl Bldg.
Penny, Isaac, Kohl Bldg.

Putnam, Osmond, 614 Market
Sherman, L. S., Sutter & Kearny
Shepard, A. D., Merchant, Foot of Bridge

Talbot, H. H., Manager Mills Bldg.
Thomas, H., Beach, The Stanislaus
Electric Power Co., Mer. Bx. Bldg.

Wright, F. V., 64 Taylor, Alameda
INTRODUCING ADVERTISING.
Eberhard Co., The Geo. P., 360 Fremont

INSURANCE-ACCIDENT.
Preferred Accident Ins. Co., 704 Market
Travelers Ins. Co., Royal Ins. Bldg.

INSURANCE BROKERS.
Appel, H. C. Co., 150 Pine
Barnett, B. B., 150 Pine

Davis, J. B. F. & Son, 24 Sansome
Heller, E. M., 35 Second
Herman, Rudolf, Jr., 144 Rias Arcade

Hillman, John R., & Son, 201 Sansome
Manheim, Dibern & Son, 167 Montgomery
Terry, Jos. T., 127 Montgomery

Wanlock, M., 201 Sansome
Wilson, Horace, 216 Pine
INSURANCE-FIRE & MARINE.
Aetna Ins. Co., 301 California

Berthoud, Chas. F., 24 Sansome
Brown, Edw., & Sons, 24 Sansome
California Ins. Co., 650 Sacramento

California Ins. Co., 650 Sacramento
Commercial Union Ins. Co., Ltd.
Dunn, Geo. W., 24 Sansome

Fireman's Fund Ins. Co.,
Heller, E. M., 35 Second
Herman, Rudolf, Jr., 144 Rias Arcade

Hillman, John R., & Son, 201 Sansome
Manheim, Dibern & Son, 167 Montgomery
Terry, Jos. T., 127 Montgomery

Wanlock, M., 201 Sansome
Wilson, Horace, 216 Pine
INSURANCE-FIRE & MARINE.
Aetna Ins. Co., 301 California

Berthoud, Chas. F., 24 Sansome
Brown, Edw., & Sons, 24 Sansome
California Ins. Co., 650 Sacramento

California Ins. Co., 650 Sacramento
Commercial Union Ins. Co., Ltd.
Dunn, Geo. W., 24 Sansome

Fireman's Fund Ins. Co.,
Heller, E. M., 35 Second
Herman, Rudolf, Jr., 144 Rias Arcade

Hillman, John R., & Son, 201 Sansome
Manheim, Dibern & Son, 167 Montgomery
Terry, Jos. T., 127 Montgomery

Wanlock, M., 201 Sansome
Wilson, Horace, 216 Pine
INSURANCE-FIRE & MARINE.
Aetna Ins. Co., 301 California

Berthoud, Chas. F., 24 Sansome
Brown, Edw., & Sons, 24 Sansome
California Ins. Co., 650 Sacramento

California Ins. Co., 650 Sacramento
Commercial Union Ins. Co., Ltd.
Dunn, Geo. W., 24 Sansome

Fireman's Fund Ins. Co.,
Heller, E. M., 35 Second
Herman, Rudolf, Jr., 144 Rias Arcade

Hillman, John R., & Son, 201 Sansome
Manheim, Dibern & Son, 167 Montgomery
Terry, Jos. T., 127 Montgomery

Wanlock, M., 201 Sansome
Wilson, Horace, 216 Pine
INSURANCE-FIRE & MARINE.
Aetna Ins. Co., 301 California

Berthoud, Chas. F., 24 Sansome
Brown, Edw., & Sons, 24 Sansome
California Ins. Co., 650 Sacramento

California Ins. Co., 650 Sacramento
Commercial Union Ins. Co., Ltd.
Dunn, Geo. W., 24 Sansome

Fireman's Fund Ins. Co.,
Heller, E. M., 35 Second
Herman, Rudolf, Jr., 144 Rias Arcade

Hillman, John R., & Son, 201 Sansome
Manheim, Dibern & Son, 167 Montgomery
Terry, Jos. T., 127 Montgomery

Wanlock, M., 201 Sansome
Wilson, Horace, 216 Pine

PHARMACEUTICAL PREPARATIONS

PHARMACEUTICAL PREPARATIONS
 California Fig Syrup Co....392 Church
 Nat. Pharmacy Co.....
17th and Wood, Oakland
 Scott & Gilbert Co.....45 Ecker
 Vlavi Co.....636 Pine

PHOTOGRAPHIC
Rushnell Photo Co.

PHYSICIANS AND SURGEONS.

Bryant, Edgar R. M. D....
 D'Euclun, Frederick W. M.

.....Phelan Bldg
Gibbons, Henry, Jr., M. D. 350 Pos
Mann, C. S., M. D. ... P. O. Box 2144, S. F.
McNutt, W. F., M. D. 1055 Pine
Merritt, George W., M. D. 2323 Wash

Montgomery, D. W., M. D. . . .
 Palmer, Geo. H., M. D. . . .

Plischel, Kaspar, M. D.....Butler Bldg
Rosenstirn, Julius, M. D...128 Stockton
Selfridge, Grant, M. D.708 Schroth Bldg
Shannon, Henry, M. D.2126 Jackson

Veckl, Victor G., M. D.....

Ward, Jas. W., M. D.....391 Sutte
Watkins, Jas. T., M. D.....
..... Union Square Bldg

Allen, Wiley B., Co.,

Baldwin Co., The	310	Suttle
Rowers, J. T., & Son.....	366	Pos
Deltemeler Piano Co.....	853	Valencia
Ellera Music Co.....	976	Marke

Kohler & Chase.....	40-
Manzy, Byron.....	2

Pierce, Walter S., Co.....689 14th St
Sherman-Clay Co.....Kearny & Suttle

PIANOS—WHOLESALE AND MANU-

FACTURENS,
American Plane Co.

PIPE, RIVETED STEEL AND TANKS
Western Pipe & Steel Co....444 Marke

Snook, Wm., & Son.....

Wilson, W. F., Co.....1177-1179 Turb
Wittmann, Lyman, & Co.....315 Poll
PLANING MILLS.

Holden-Deuprey Co.....126

Cranz Co.	Second & Brannan	
Danziel-Moller Co.	542 Mission	
Haines, Jones & Cadbury Co.	851 Folsom	
Nelson Mfg. Co.	N. O.	978 Howard
O'Hair, P. E. & Co.		557 Mission
Tay, George H. Co.		617 Mission

DEALERS.

Armour & Co.....Battery & Union
Heineman & Stern.....1040 McAllister
Roth, Blum & Co.....50 California
South S. F. Packing & Pvn. Co.....

.....
Western Meat Co.....6th

POST CARD MANUFACTURERS.
Cardnell Vincent Co.....579 Markee

Mitchell, Edw. H.....

POULTRY AND DAIRY PRODUCE.
O'Brien, Spotorno & Mitchell.....
.....California Marke

POWDER WORK
E. L. Du Pont de Nemours & Co.

.....Chronicle Bldg

POWER.

Sierra & S. F. Power Co.....85 Second

PRESS CLIPPING

Allen's Press Clipping Bureau..... 88 First

Barry, J. H., Co.....
Blair-Murdock Co., The....

Brown & Power Stationery Co..... 326 Californi
Brunt, Walter N., Co..... 860 Missio
City Printing Co..... Williams Bldg

Dempster Bros.....
Freygang Printing Co.....

Gilmartin Co., The..Stevenage, nr. Firs
Monahan, John, & Co.....311 Batter
Pernau Publishing Co.....423 Haye
Phillips & Men Order Co. 511 Howe

Shannon, Conmy Prtg. Co.,

PROPERTY OWNERS.

Crocker Estate Co.....CR
Flood, James L.....James

Hewes, D.....	Orange, Cal
Holmes Investment Co., The.....	
	Foxcroft Bldg
Irvine, James.....	Crocker Bldg

Marye, Geo. T., Jr.....	4
Newbauer, H. W.....	1914

Pacific Co.	.....	Pacific Bldg
Parrott, John	.....	502 California
Quinn, John E.	.....	1718 Pln.
Schneider, H.	.....	14 Montgomer

Shiels Estate Co.

PUBLIC STENOGRAPHERS.
Cooper Erwin M., & Co., Crocker Bldg
PUBLIC WEIGHERS.

McKenna, Jas. F.....Thir

PUBLISHERS.
Beers, J. H. 717 Marke
Commercial News Pub. Co.
..... 527 Commercia

Recorder Printing & Publ
12

.....130 MEXICANS

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co.
Sheldon Bldg.
Jackson, Byron, Iron Works Co.
Woodin & Little 33 Fremont

RAILROADS.

Payson, A. H., Assistant to the Pres.
Santa Fe Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., Mill Bldg.

RAILWAY EQUIPMENT.

Dodge, Douglas W., Chronicle Bldg.
Ecies & Smith Co., 71 First
Livermore, Norman B., Co., 221

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co., 251 Montgomery
Armstrong & Co., 404 Chronicle Bldg.
Arson Realty Co., 160 Sutter
Babin, Landry C., Co., 422 Kearny
Baldwin & Howell, 218 Kearny
Bancroft, Paul, Bancroft Bldg.
Boardman Bros. & Co., 111 Montgomery
Boyd, Toy & Co., 129 Sutter
Browne, R. S., & Co., 356 Pine
Clark, Curran, 339 Montgomery
Clem, W. H., & Co., Monadnock Bldg.
Edwards, L. B., 245 Montgomery
Edwards, R. W., Brady, 245 Montgomery
Ehrenpfert, Wm., 801 Fillmore
Getz, Sol., & Sons, 323 Chronicle Bldg.
Gleason, Wm., Trustee, Russ Bldg.
Grady, John H., 345 Montgomery
Hansen, W. H., 345 Montgomery
Healy & Olap, 345 Montgomery
Hoyman, Oscar & Bro., 113 Montgomery
Hoag, W. R. & Co., Room 708, 356 Pine
Hoober & Lent, 345 Montgomery
Kaiser & Fiedler, 345 Montgomery
Kell Estate Co., 1209 Flood Bldg.
Klamath Development Co., 1218 Flood Bldg.
Langrebe, McNevin & Jones, 345 Montgomery
Lewy, C. & Co., 241 Montgomery
Lichtenstein Bros., Co., 258 Market
Lincoln Realty Co., 636 Market
Lyons, Hoag, 345 Montgomery
Mackenzie & Underhill, 1006 Market
Madison & Burke, 258 Montgomery
Mann, Clarence M., 258 Montgomery
Marston, Frank, 508 Phelan Bldg.
McElroy, R. D., 258 Montgomery
McGowan Bros., 258 Montgomery
McGowan, John, 258 Montgomery
McMahon, O. L., & Co., 156 Sutter
Mooser, St. Germain, 156 Sutter
Oliver, P. B., & Co., 104 Montgomery
Parks Realty Co., of S. F., 104 Montgomery
Pitt, John L., 2104 Market
Richter, A. J., & Co., 14 Montgomery
Robson & Sather, 251 Post
Rucker, Jos. H., & Co., 140 Geary
Sachs, Sanford, 201 Montgomery
Society, 251 Kearny
St. Germain, L. A., 3321 Twenty-first
Shainwald, Buckbee & Co., 258 Market
Skaller, Geo. B., 229 Montgomery
Sheldon, E. W., 48 Montgomery
Truman Investment Co., Humboldt Bank Bldg.
Umben, G. H., & Co., 20 Montgomery
Van Rhein Real Estate Co., 341 Sutter
Wayman, Guy T., 147 Sutter
Weick, F. A., Realty Co., 141 Sutter
Weissbros, Berkeley
Whitell, George, Jr., 114 Sutter
Whitell Bldg., 114 Sutter
Williams & Schmitt, 114 Sutter
Wolf & Hollman, 34 Montgomery
Wright, J. W., & Co., 228 Montgomery

REFINERIES.

Seby Smelting & Lead Works, Floor
Merchants Exchange, Floor

RESTAURANTS.

B. & D. Restaurant Co., 27 Powell
U. G. Co., 19 Montgomery
Berge, Franks Old Poodle Dog, 9 Ellis
Betta Cafe, 8 Turk
Bruss Cafe, 8 Turk
Cafe Odeon, 45 Powell
California Cafe, 45 Powell
Charles's Fly Trap, 507 Market
H. H. Debert & Co., 55 Stockton
Forster, Lauren, 139 Ellis
Girard's Grill, 32 Geary
Golden Pleasant, The, 121 California
Grover's Restaurant, 34 Market
John's Grill, 34 Market
Kilburn & Hay, 50 Eddy
Larsen, C. G., 159 Eddy
Louis Fashion Restaurant, 159 Third
New Franks Restaurant, 447 Pine
Oyster Loaf Cafe, 61 Eddy
Petersen, Jacob, 61 Eddy
Portland-Louis, 61 Eddy
Salvin & Karstensen, 325 Steiner
Solaria Grill, 354 Geary
St. Germain, 168 O'Farrell
Wame Kitchen Co., The, 725 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.,
Monadnock Bldg.
Paraffine Paint Co., 34 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento
Diamond Rubber Co., 2nd & Mission
Goodyear Rubber Co., 687 Market
Gorham-Revere Rubber Co., 50 Fremont
New York Belting & Packing, 123 First
Winslow, C. R., & Co., 665 Howard

RUBBER STAMPS, SIGNS & STENCILS.
Moise, Klinkner Co., 121 Market
Webster, C. E., 121 Market

RUBBER AND COFFEE GROWERS.

Hidalgo Plantation & Commercial Co.,
Russett Bldg.

RUG MANUFACTURERS.

California Rug Co., 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co., 112 Market
Hermann Safe Co., The, 120 Folsom
Parcells Safe Co., 577 Market

SCALES.

Krauff, F. O., care Hows Scale Co.,
323

Toledo Co., 325 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co., 575 Market
Webster, C. E., 121 Market
Doub & Co., 717 Market
Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John, 3218 Halght

SEEDS AND PRODUCE.

Volkman, Chas. M., & Co.,
Sansome & Broadway

SEED GROWERS.

Metson, W. H., & Co., 501 Balboa Bldg., 2d & Market
Morris, C. C., & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons, 121 S. S. S. S.
Singer Terra Cotta & Sewer Works
Sells, C. M., & Co., 723 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 111 Market
White Sewing Machine Co., 80 Market

SHEET METAL WORKS.

Deano Bros., 19-23 City Hall Ave.
Cronan, R. W., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co., 38 Stuart
Havild, Withers & Davis, 34 Stuart
Hendry, C. J., Co., 25-33 Main
Sellers & Madison Co., 56 Market
Weeks-Howe-Emerson Co., 51 Market

SHIP STORES.

Whelan, Jas., 110 Main

SHIPWRIGHTS.

Bowes & Andrews, 14 Stuart

SHIPPING AND COMMISSION.

Alexander & Baldwin,
American Trading Co., 244 California
Balfour, Guthrie Co., 143 California
Barnes, 143 California
Bies & Cheesbrough, Mer. Ex. Bldg.
Gale Bros., 143 California
Hermann, Geo., 310 Sacramento
Hind, Ralph, & Co., 310 California
Johnson-Locks Mercantile Co., 210 California
Lund, Henry, & Co., 201 Marine Bldg.
Mitsui & Co., 164 California
Meyer, Wilson & Co., 164 California
Moore, Ferguson & Co., 260 California
Otis, McCallister & Co., 310 California
Parrott & Co., 24 Sacramento
Spreckels, J. D., & Bros., Co., 60 Calif
Williams, Dimond & Co., 31 Sansome

SHIRT MANUFACTURERS.

Eloesser, 77 Battery
Ido, George P., & Co., 762 Mission
Uman, Selligsohn & Brown,
Montgomery

SHOE GOODS.

Dolliver Bros., 613 Mission

SILKS.

Cran, W., & Brother, 26 Sansome
Clayburg Bros., 26 Sansome

SILK MANUFACTURERS.

Nonotux Silk Co., 515 Market
Carlson-Currier Co., 114 Sansome

SILVERWARE.

Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.

Fischbeck Soap Co., 17th & R. Island
Luhn, Otto & Co., 117 Diamond

SODA WATER APPARATUS AND SUPPLIES.

Becht, G. J., & Co., 602 Mission
SODA WATER MANUFACTURERS.

Belfair Ginger Ale Co., Union & Octavia

STATIONERS AND PAPER DEALERS.

Carlson, 251 Bush
Crocker, H. S., Co., 460 Market
Dixon, Fish & Co., 205 California
Payton Stratford & Kerr, 42 Fremont

Uphambacher-Frey Stationery Co., 210 Sansome

Upham, Isaac, Co., 104 Battery
White & Farnsworth, 425 Montgomery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works, 17th & Capp

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.,
Jackson, 250 Powell
Coker, Thos., & Son, 689 Market
Etkors Patril & Co., 689 Market
Fisk, Cay. U. J. P., 2 Columbus Ave.
Hamburg-American Line, 160 Powell
Pacific Coast Steamship Co., 112 Market
Pier & Hall Steamship Co., 104 Bldg.
Toyo Kisen Kaisha, 408 Metropolis Bldg.
Montello Steamship Co., Ferry Bldg.
Northern Commercial Co., 320 Sansome
Shipowners' & Merchants' Fuelboat Co.,
Valjejo St. Wharf

STEEL CASTINGS.

Columbia Steel Co., 300 Hooker & Lent Bldg.
Pennsylvania Steel Co., The, 1505 Chronicle Bldg.

STEVEDORES.

Eschen & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Batem, Wm., 1913 Bryant
Pink & Schlier Co., 218 Thirtieth
Stimmen, John, 64 Rausch

STOVE AND IRON FOUNDRIES.

Graham, James, Mfg. Co., 531 Mission
Stelger & Co., 1913 Bryant
Pine & Schlier Co., 218 Thirtieth
Stimmen, John, 64 Rausch

STRUCTURAL STEEL MANUFACTURERS.

Dyer Bros., (Goldsmith Iron Works, Inc.),
Ralston Iron Works, 17th and Kansas
Ralston Iron Works, 20th & Indiana

SUGAR REFINERIES.

California & Hawaiian Sugar Refining Co., 254 California

SURETY COMPANIES.

American Bonding Co.,
712 Alaska Commercial Bldg.

SURGICAL INSTRUMENTS.

Walters Surgical Co., 333 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co., 15th
Pacific Syrup Co., 113 Sansome

TAG MANUFACTURERS.

Dennison Mfg. Co., 833 Market

TAILORS' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon, 3rd & Mission
Baumgarten, J. & Co., 751 Market
C. W. R. Ford Co., 164 Sutter
Reiss Bros., 114 Kearny

TANNERS.

Eagle Tannery, 26th & San Bruno Ave.
Kerr Tanning Co., 1703 San Bruno Ave.
Legallet-Hellwig Tannery, 316 Clay
Norton Tanning Co., 316 Clay
Sunset Tanning Co., 1601 San Bruno Ave.
Taaf, Wm., Tanning Co., Monadnock Bldg.

TEAS, COFFEES AND SPICES.

Brandenstein, M. J., & Co., 126 Mission
Bolger, J. A., & Co., Howard
Hills Bros., 169 Davis
Jones-Paddock Co., 225 Fremont
Schilling, A. & Co., 143-147 Battery
Thum, C. P., Co., 143-147 Battery
Tyler, S. H., & Son, 137 Sacramento
Wilson's, 9 Market

TELEPHONE AND TELEGRAPH COMPANIES.

C. H. Gaunt, Pine and Montgomery
Pacific Tel. & Tel. Co., 445 Bush

TEMPERATURE REGULATORS.

Johnson Service Co., San Bruno Bldg.

TENTS AND AWNINGS.

Ames-Harris, 100 Potrero Ave.

THEATERS.

Belasco & Mayer, Sutter & Steiner
Orpheum Circuit Co.,
Goldschmidt Thertit Co., 432 Folsom

TIMBER PRESERVING.

S. F. Timber Preserving Co., 320 Market

TIN PLATE MANUFACTURERS.

Williams, L. B., 918 Sutter Bldg.

TITLE INSURANCE.

Cal. Title Insurance & Trust Co., Kohl Bldg.

TOWEL SUPPLY COMPANIES.

Galland Mercantile Laundry, 315 Eighth
S. F. Towel Co., 214 Gough

TOYS AND NOVELTIES.

Cal. Novelty & Toy Co., 555 Market
Sadler & Co., 782 Mission

TRANSFER, STORAGE AND MOVING.

Bekins Van & Storage Co., 354 Bush
Malm, C. A., & Co., 13th and Mission
Plehnert Van & Storage Co., 140 Eddy
Union Transfer Co., Ferry Bldg.
Western Transfer & Storage Co.,
Wied, Br. Co., 14th and Sanchez

TRUNKS.

Hirschfeld & Meany, 612 Market
Malm, C. A., & Co., 354 Bush
Plehnert Van & Storage Co., 140 Eddy
Pacific Trunk & Bag Co., Commercial
Front

TYPEWRITERS AND SUPPLIES.

Alexander, L. & M. Co., 512 Market
Olyper Typewriting Co., The,
Pacific Typewriter Co., 221 California
Parsons, J. C., 107 Montgomery
Remington Typewriter Co., 278 Bush
Underwood Typewriting Co., 133 Sutter

UNDERTAKERS.

Godeau, Julius S., 41 Van Ness
Gray, N., & Co., 2198 Geary

UNDERTAKERS' SUPPLIES.

Cal. Casket Co., 393 Mission

UNDERWEAR.

Delmel Underwear Co., 142 Sansome

UNIFORMS AND REGALIA.

Pasquale, B., & Co., 115 Post

VACUUM MACHINERY.

Prentiss, F. R., 31 Market

VANISH MANUFACTURERS.

Berry Bros., Ltd., 656 Howard

WAGON AND CARRIAGE MATERIALS.

Holt Bros. Co., 914 Folsom

WAGON MAKERS' SUPPLIES.

Waterhouse & Lester Co., 534 Howard

WALL PAPER AND MOLDINGS.

Tobacco, 717 Market
Uhl Bros., 717 Market

WAREHOUSES.

Continental Warehouse Co., 625 Third
De Puc, E. J., Merchants Ex. Bldg.
Hawley, 258 Market
Hasslet Warehouse Co., 310 California
Lombard Warehouse Co., 104 Front
South and West Warehouse Co., Second and Townsend

WINES AND LIQUORS.

Ahrens, Bullwinkel Co., 1st & Harrison
Arnold, B., & Co., Towns & Stanford
California Wine Assn., 159 Townsend
Chapman & Wilberforce, Kohl Bldg.
Crawne & Bon, 219 Sutter
Goescher, F. Co., 246 2nd
Gordon Distilleries, 23 Minna
Fleischman-Clarke Co., The, 459 Bryant
French American, 1821 Harrison
Gundlach-Bundschu Wine Co., 246 California
Grauerholz, H. J., 2450 Mission
Helbush, Herman H., 335 Second
Hess, 246 2nd
Hotaling, A. P., & Co., 429 Jackson
Italian-Swiss Agricultural Colony,
Naber, Alf & Brune, Greenwich
Jesse Moore Hunt Co., 199 Second
Jones, Mundy & Co., 188 Geary
Kuhls-Schwarke & Co., 7 Spear
Lachman, Arthur, 706 Sansome
Lavalther Bros., 553 Mission
Levin Co., Inc., Julius, 245 2nd
Lyon, 344 S. S. S. S.
Lubben, John, Drumm & Merchant
Lyons, E. G., & Raas Co., 535 Folsom
Martin, E. Co., 32 Second
Martini, E., 714 Montgomery
Meinecke, Chas. & Co., 314 Sacramento
Napa & Sonoma Wine Co., 112 Tenth
Pfeiffer, E. E., & Co., 45 Guerrero
Quarrier, F. Co., 246 2nd
Rathjen Co., 3249 Fillmore
Repsold, A., & Co., 22 Second
Rosen, 246 2nd
Schilling, C. & Co., 20th & Mission
Schlesinger & Bender, 246 2nd

WIRE AND WIRE ROPE.

American Steel & W. Co., 16th & Folsom
Boeing, 541 Howard
Roebing's, John A., Sons Co.,
Woolf, 745 Folsom
Woolf, 745 Folsom

WOOD AND WILLOW WARE.

Levenson Co., 31 Front

WOOL.

Koshland, S., 116 Market
S. Wool Sorting & Scouring Co.,
Tryon, E. H., 17 Geary

YEAST AND VINEGAR MANUFACTURERS.

Golden Gate Compressed Yeast Co.,
Malt, 24 Mint Ave.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not neces-
sarily those of the Merchants' Association.

No personal, partisan or sectarian question ad-
mitted to these columns.

No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

THE EXPOSITION SITE.

The Exposition directors have not merely selected a site—they have created one; built it up, of the best locations and the largest opportunities the city possesses. Their work has been synthetic and constructive, a wise combining of the most beautiful features of a naturally beautiful place.

The plan has the range and sweep and the mighty inspiration of the dreams of the world's great builders. It assures results of unparalleled magnificence. Every exposition thus far held has already been beaten by this daring stroke. It is needless to urge our citizens to support it. They can not help supporting it.

PRIMARY MAY SETTLE IT.

After the recent Socialist victory at Berkeley, more than one Berkeleyan was heard to this effect:

"I didn't go to the primary, but of course I shall vote for Hodghead at the final election and I know so many more that are going to do the same thing that there will be no doubt of the outcome."

The primary was the final election. The outcome had already come out.

We cite Berkeley because San Francisco now has a similar election law, and unless the people of San Francisco are warned, many of them may find that they have disfranchised themselves in the same way.

The Oakland law is different. But in San Francisco, as in Berkeley, a candidate receiving a majority at the primary is elected, and under the new law does not have to run at the secondary election. Keep your eye on that point, and tell your friends. It is important.

DAY LABOR ON GEARY STREET.

However ill-advised the policy of building the Geary Street railroad by day labor may be, the Board of Works appears to be well within its charter rights in the matter, and the Merchants' Association has no disposition to condemn the plan in advance. It does not seem the best way to build the road. It will be a marvel if the day labor method does not prove 20 or 30 per cent less effective than building by contract. The plea that it will "give employment" is as specious as that plea always is. Contractors also

give employment, and experience seems to prove that when men are employed by contractors they work, and when they are employed by the city they have a disposition to "soldier" instead, and to divide things up so it will take two men to do one man's job. And yet, in this case, it may result well. We believe the Board of Works has made a serious error. We cannot tell until the results are in.

The Merchants Association and the corresponding bureau of the new San Francisco Chamber of Commerce, will watch this work for the city as the Association has watched the work under the bond issue of 1908. It will keep track of the cost per mile, and of the labor account, and when the work is finished there will be data in the files to prove whether the day-labor plan was relatively efficient or inefficient. This much is owing to the people and this much the Association considers to be its duty.

THAT EARTHQUAKE.

Like all large cities, San Francisco has enough to answer for, without having its faults exaggerated. We had an earthquake on July 1st, and accounts of it were printed in other cities that have given concern to our friends abroad and led them to believe that we have suffered much damage and destruction of property. Nothing could be farther from the truth, and injustice to a city that deserves well of the world, as well as to the readers of the journals in which the canards have appeared, such statements ought to be corrected.

The quake was not severe, not destructive, not serious. No structural damage was done. We have made pretty wide inquiry, and as far as we can learn, \$50 would amply cover all injury to all classes of property. Half of this amount would go to replace a few articles of glass-ware and china dislodged from among acres of shelf and table display in one of the largest stores in the city handling this sort of merchandise—an infinitesimal fraction of the quantity thus exposed. As for the other \$25, we wouldn't know where to place it. Some of it might go to the patching of a few plaster-cracks in one or two wooden houses, but of any other damage we can find not a trace, and the as-

REGISTER!

The Merchants' Association has always urged upon its members that full discharge of the duty of the voter, without which there is no active virile citizenship. Another municipal election is approaching and without taking sides in any camp it urges the same thing again. Only through the heaviest possible vote can the will of the majority be determined, and only the will of the majority ought to govern.

The thing to be attended to now, is your registration.

If you have not registered since January 1, 1910, you are not eligible to vote, and can become so only by registering again.

If you did register after January 1, 1910, but have since moved, it will be just as necessary for you to re-register.

A minor who will be of age on or before September 26th, is entitled to register now, and up to the time registration closes.

Registration will close on August 26th, a month before election.

Register now, and get it over with. Go to the old City Hall, McAllister Street entrance.

The registration office is now open from 8:30 a. m. to 5 p. m. Beginning about August 1st it will be kept open evenings, but do not wait; something may interfere and then you will lose your vote. Go early, avoid the rush and confusion, and make sure of your right to cast your ballot. You have no right to neglect this matter, nor even to take chances of accident by putting it off. Above all, you have no right to let business interfere with it. This is your business, and your sacred obligation to your city besides.

sumption is justifiable that it did not occur. Not a building was moved out of line, not a brick was dislodged, anywhere in the city.

There was no panic. Some people ran into the street, but on the other hand there were a great many in the city that "didn't feel it," and had to be told about it afterward. This is true of many that were on street cars at the time, and of others on the ground floors of buildings. At the upper levels of tall steel frame buildings there was considerable oscillation and these elastic structures could probably oscillate half a dozen times harder before they sprung a joint.

Nor did the local press make any effort at concealment. Full accounts of the occurrence were printed by the San Francisco newspapers, and very dull reading it made. The starveling sensation-mongers that sent the alarmist accounts to newspapers elsewhere simply gold-bricked the editors that buy their copy. One of the newspapers that did exact justice to the situation is the "Rocky Mountain News," of Denver. It should be commended for its fairness, and its disposition to make instead of to mar.

Under the head "Commerce Aiding Civics," the monthly publication of the Merchants' and Manufacturers' Association of Milwaukee, "Civics and Commerce," says:

The business men of San Francisco have for some years felt that the system of accounting carried on by the local government was not designed to promote efficiency, accuracy and the necessary protection. Thereupon the Merchants' Association of that city concluded to employ a corps of experts to examine the methods used in the keeping of public records and at the same time devise a comprehensive system of account keeping that should be simple and clear, yet afford a check upon the various departments.

It should be said to the credit of the Merchants' Association that the task it has performed will not only prove valuable to the community in which the organization is active, but it will also serve as an inspiration for other commercial bodies to concern themselves with affairs of a civic character.

There can be no doubt that there are certain duties to be performed in every large community which cannot be well entrusted to the official authorities, owing to the political and factional difficulties which frequently beset them. These duties are oft-times best performed by a body of high-minded, progressive and patriotic business men who are not beholden to any political party and who merely seek the welfare of the community as a whole.

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 16

SAN FRANCISCO, CAL., SEPTEMBER, 1911

No. 181

PROTESTS PAYMENT OF THE DEMAND FOR THE CLEMENT SCHOOL YARD WALL

Bureau of Inspection for the Merchants' Association Maintains that Part of the Rock is Below the Grade Specified in the Contract, and the Auditor Holds Up the Claim

Because of the use of inferior rock in a concrete retaining wall at the Clement School, the Merchants' Association has protested to the Auditor against a progress payment of over \$6,000 to Henning & Burke, contractors for the yard work, claiming that part of the rock is not equal to the grade specified in the contract, and that if the face of the claim is paid the city will not have received value for its money. The protest is backed by a report from one of the leading chemists and assayers of the city.

As a result, Auditor Boyle promptly held up the demand, pending an investigation of the wall and a final determination of the legality or illegality of the claim, with an estimate of the amount proper to be deducted in case it should be decided that it was illegal.

The Association has fought this claim before the City Architect, the Board of Works, the Finance Committee of the Supervisors and the Board of Supervisors itself for nearly six weeks, and finally appealed to the Auditor as the last resort short of taking the case into court.

Protests Prove Useless.

The step was not taken until all other measures were exhausted. With bad rock continually going into the job, the Association's inspectors protested to the city inspectors, and the Association made verbal and written complaints to the officials whose duty it is to see that the city gets value for its bond money, but all with no result.

Personal appearance before the Board of Supervisors was made by representatives of the Association, who protested against the payment of the bill, and these protests were later followed up by the report of an expert chemist, printed elsewhere on this page, to the effect that from 9.4 to 35.5 per cent of the samples of rock submitted was "not in any sense blue rock or trap," as the contract said it should be, "nor fit for use as crushed stone," and that part of it was so poor it could be broken with the fingers.

Material Actually Being Used.

These samples were taken by the Association's inspectors from the rock actually going into the wall, some from the very wheelbarrows on the way to the concrete mixer.

J. J. Burke, of Henning & Burke, contractors for the yard work, maintained before the

Board of Supervisors that the rock was good enough, and tendered a couple of reports from a firm of chemists showing that some samples submitted to them had suc-

EXPERT OPINION ON ROCK FOR CLEMENT YARD WALL.

ABBOT A. HANKS,
Chemist, Assayer, Metallurgist,
Successor to H. G. HANKS.
Established 1866.
630 Sacramento Street.

San Francisco, Aug. 18, 1911.

Lot No. 65560.
Mr. L. M. King, Secretary,
Merchants' Association of San Francisco,
Merchants' Exchange Bldg., City.

Dear Sir:—You handed me recently in the presence of witnesses, six sealed samples of crushed rock which you requested me to examine. You also supplied me with a copy of certain specifications for Crushed Stone, requesting me to examine each sample separately to determine, first, whether the entire sample complied with the specifications, and, second, if not, whether any portion of it did, and, if so, what portion.

I have examined each of the samples and beg to advise you that no one of them in my opinion complies completely with the specifications for crushed stone. Each sample contains a percentage of inferior rock, that is soft, can be broken with the fingers, is not in any sense durable blue rock or trap, nor fit for use as crushed stone.

Below I give you a tabulation of percentages of good rock and inferior rock contained in each sample:

Mark.	Inferior.	Good.
A	24.2%	75.8%
B	25.4%	74.6%
C	35.5%	64.5%
D	33.6%	66.4%
E	25.4%	74.6%
F	9.4%	90.6%

The samples have been sealed by me as per your instructions, and are returned herewith.

(Signed) ABBOT A. HANKS.

cessfully passed certain tests, but an examination of the reports by the Bureau of Inspection showed that the samples were submitted in July, 1910, and the reports made in August, 1910, whereas the contract for the yard work was not awarded until March, 1911, and hence the samples analyzed could not have been from the rock used in the wall.

Information Scarce.

When asked by Supervisor Bancroft, "Who submitted these samples to the chemists?" Contractor Burke's reply, after some hesitation, was that he did not care to answer that question.

Some pretty strong influence appears to be behind this demand. Two members of the Board of Works, Laumeister and Newsom, have persistently voted to approve the claim. Newsom is even reported to have offered to resign unless the Supervisors and their Finance Committee supported him. Just why he should be so eager to have this rock accepted is not clear. The demand has twice passed the Board of Supervisors, once on August 14th, with one dissenting vote, and again on August 21st, when eleven members voted to order the payment made, with Murdock, Cullen, Bancroft and Hayden voting "No." After that, the Association promptly entered its protest with the Auditor.

Not What Was Contracted For.

It is not demanded that the wall be taken down and rebuilt. It is only a retaining wall, and will not fall down of its own weight. But it will not be the wall that the city undertook to buy, and if the contract price is paid for it the taxpayers will have been unjustly mulcted of the difference in value. And the Association feels that later on they may be mulcted of more and more, until skimping the job may be the order of the day in city work under the bond issue, and contractors that purport to do what is right will have to quit bidding on municipal jobs, finding themselves up against the unfair competition of political favorites that know they will not have to perform their obligations. For, if this bill goes through, there is no reason why any other demand should not, until, with such a precedent, favored rings of contractors and material-men would be in a position to plunder the city of hundreds of thousands of dollars.

The wall being "good enough" to stand, the requirements might have been made lower in the beginning—but that would have been the time to make them lower; not after the contract was let. In that case the city would have had the benefit of lower bids for the work, and all the contractors bidding would have been on the same plane.

They would all have known what they would be called upon to furnish. That would have been fair to them and the city.

Opening the Door.

To relax the specifications after the contract is let is to play favorites. It is to reduce the conditions to one bidder and not to the others. That, the Association feels, is not only unfair, but, if permitted to become a practice, would invite limitless graft.

The Auditor is there to prevent that sort of thing, and to him the Association has protested, making him acquainted with the grounds of the objection in the following letter:

San Francisco, August 21, 1911.

Hon. Thomas F. Boyle,

Auditor City and County of San Francisco.
Dear Sir:—We hereby respectfully protest against the payment of that portion of the bill of Henning & Burke, contractors for the yard wall of the Clement School, for the sum of \$6,468.75 and respectfully request you not to audit or approve that portion of said bill which applies to the second payment for the construction of the yard wall of the said school, in case said bill is presented to you for your approval.

We ask you to withhold your approval of this bill for the reason that it is an illegal demand, inasmuch as a portion of the material used in the construction of said yard wall was inferior in quality to that prescribed by the specifications, and the work has therefore not been done in accordance with the specifications and the city will not get value received for its money.

No Room for Doubt.

We advise you that from 20 per cent to 35 per cent or 40 per cent of the crushed stone used in the construction of said yard wall, varying from day to day as the rock was brought on the job, was inferior in quality to that prescribed by the specifications. We have submitted sealed samples of the rock that was actually being used in the construction of this yard wall, which samples were fair average samples, to an expert and his report confirms our claim as to the percentage of rock that was inferior and shows that, on an average, over one quarter of the rock used was unfit for first-class concrete, as called for in the specifications.

No Lack of Warning.

For your guidance and information, we hand you herewith copies of communications sent to the Board of Supervisors under date of August 12th and August 19th, protesting against the payment of that portion of the bill covering the construction of said yard wall, together with a copy of the report of Mr. Abbot A. Hanks, chemist, assayer and metallurgist, to whom we submitted samples, and also a copy of the certificate of our inspectors, showing the times when these samples were taken and the manner in which they were taken. We also hand you copies of communications sent to the Board of Public Works, under date of July 15th, July 27th, and August 12th, calling their attention to the fact that a portion of the rock being used in this work was inferior in quality and asking that its use be discontinued. Accompanying the letter under date of August 12th to the Board of Supervisors, is memorandum of various dates, beginning with the time when work commenced on this yard wall, when our Bureau of Inspection called the attention of city inspectors and members of the Board of Public Works to the inferior quality of a portion of this rock.

Value for the Taxpayers' Money.

In behalf of the taxpayers represented by the Merchants' Association and its Bureau of Inspection, who pay a very large proportion of the taxes of the city and county, we request you to withhold your approval of this bill if it should be finally passed by the Board of Supervisors and should be presented to you for payment, unless a reduction is made in the amount of the bill equal to the difference in value between the material furnished by the contractors of said yard wall and that which they agreed to furnish, so that even if the city does not get a first class piece of work, it will at least get value received for its money.

Respectfully yours,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO,

L. M. King, Secretary.

"Rotten" Samples of Rock.

The first rock that reached the job was of a quality to satisfy the Association's Bureau of Inspection. Very soon, however, the grade declined and the inspectors' reports to the Association began to show inferior material. Samples were taken and sealed in tins so that the evidence should not disappear. These samples were taken at random from different parts of the pile, and from wheelbarrows being wheeled to the concrete mixer. Daily reports were made to the Association, as on all city work being inspected by the Inspection Bureau. The reports show that the foreman on the job knew that poor rock was being used, for one of them reads:

MERCHANTS' ASSOCIATION No. 1495
BUREAU OF INSPECTION

INSPECTOR'S DAILY REPORT

Job Clement School.
Date, _____ Hour on, 1:15 Hour off, 1:30
Bureau Inspector No. 4
City Inspector, Downing, Forbes, Miller.

Pouring front walls. Plastering rear walls and putting finish on south stairs.

Took two samples of rock with Levin. The concrete foreman did not seem satisfied with the sample we took, although it was just what was going into the mixer. He said, "Don't take that, that's a h— of a rotten sample of rock," thereby admitting that there was rotten rock going into the mixer.

Sample cans sealed, one in Cook's office and one in 1207 Merch. Exchange.

Another Protest.

Verbal protests were made to the Board of Works, as well as to the City Architect's office, without avail. On August 12th this communication was sent to the Board of Works:

To the Honorable, the Board of Public Works,
City and County of San Francisco.

Gentlemen:—On July 27th the Bureau of Inspection of the Merchants' Association formally protested to your honorable Board against the continued use of the rock being furnished in the construction of the yard wall at the Clement Primary School.

It is with great regret that we find that your Board has taken no action in this matter and that the rock now being used is as inferior in quality as that when protested against.

We again emphatically protest against the continued ignoring of the city's interests in this matter, by which we feel that the taxpayers are being defrauded of a proper value for the money which they are spending for this work.

Respectfully submitted,

THE MERCHANTS' ASSOCIATION OF
SAN FRANCISCO

Geo. C. Boardman, Chairman.

On August 4th the Finance Committee of the Board of Supervisors approved the claim. Supervisors Kelly and Hergert being present and Nolan absent. This was done in spite of the fact that Supervisor Nolan, who had left town, had asked that action on the protested payment be deferred until his return. The Finance Committee's recommendation went to the Board, and the protest of the Association met it there, in the following form:

August 12, 1911.

To the Honorable, the Board of Supervisors,
City and County of San Francisco.

Gentlemen:—The Merchants' Association Bureau of Inspection hereby protests against the payment of that portion of the bill of Henning & Burke, contractors, for the yard wall of the Clement School, covering the construction of said wall, for the sum of six thousand four hundred sixty-eight dollars seventy-five cents (\$6468.75), which was approved by the Finance Committee of the Board of Supervisors at its meeting on Friday, August 4th, attended by Supervisors Kelly and Hergert, Supervisor Nolan being absent.

We make this protest on the ground that a large percentage of the rock used in the construction of this wall was inferior in quality to that prescribed by the specifications and the wall, when built, will be inferior in quality to that which the contractors agreed to furnish and the

city and the taxpayers will not receive full value for their money.

We have, from the time the work on this wall was started, repeatedly called the attention of the city inspectors, members of the Board of Public Works, and City Architect to the inferior quality of rock being furnished and protested against the use of the same. Notwithstanding these protests, the work was allowed to proceed.

A Complete Record.

Attached hereto is a memorandum showing the various dates at which protests were made. On July 15th, a communication, copy attached, was also sent to the Board of Public Works, calling their attention to the clause in the specifications providing the quality of rock that must be used in the yard work for the Clement School, and to the fact that much of the rock being delivered on the job was an inferior quality and asking that the Board take immediate action to have its use stopped. As the rock was still continued being used, a further communication was sent to the Board of Public Works under date of July 27th, calling attention to the inferior quality of rock being used on this work and protesting against the continued use of the same. Attached hereto is a copy of this letter. This communication was presented in open Board meeting by the Bureau's representative and it was referred by the President of the Board to Commissioner Newsom, to whose department the work in question belongs, which resulted in no improvement in the character of the rock being used.

Rejected Before.

On the above school, and also on the Holly Park and Denman School buildings and for the yard work of the McKinley School, the specifications for reinforced concrete work read exactly the same as those for the said yard wall, and yet the rock against the use of which we are now protesting, was rejected by the Board of Public Works under the former specifications as not complying therewith, after protest to its use had been made by this Bureau. The specifications read as follows:

Crushed rock: Crushed stone shall consist of pieces of hard and durable crushed blue rock or trap, free from dust, clay, topping stone and other foreign matter. * * *

As progress payment is now demanded by the contractors on the work performed on this wall, and as the city is not receiving the quality of work prescribed by the specifications and which the contractors agreed to furnish and for which the city would be paying if this bill is passed, we emphatically protest against the payment of the same or its passage to print.

Respectfully submitted,

THE MERCHANTS' ASSOCIATION COM-
MITTEE ON PUBLIC AFFAIRS.

Geo. C. Boardman, Chairman.

L. M. King, Secretary.

With this letter went the memoranda below, taken from the records of the Bureau of Inspection:

July 12th—Bureau Inspector protested to city inspector against the use of inferior rock being used in construction of yard wall of Clement School. City inspector said that it was being dumped against his orders and that the bad rock was being mixed with what little good rock there was in the job. (The first rock brought on the job.) At Bureau Inspector's request, city inspector agreed to take sample of rock to city office. Over 35 per cent soft stuff in the pile of rock on the job.

July 17th—Bureau Inspector protested to Commissioner Laumeister against the use of the inferior quality of rock furnished for yard wall of Clement School, on the ground that it did not comply with the specifications for that work and had been rejected on other jobs. He showed Commissioner Laumeister samples in Bureau's office and pointed out defective portions of rock. Commissioner Laumeister agreed to investigate the matter immediately.

July 18th—Bureau Inspector again protested against the use of the inferior rock being furnished for yard wall of Clement School. City Architect stated that it met with his approval and that portions of red rock in that being furnished was not enough to affect strength. Bureau Inspector showed him that the red portion ran 20 per cent of the whole. Bureau's protests were of no avail and job was allowed to go on with same quality of rock, although Bureau Inspector pointed out to City Architect and Commissioner Laumeister that their action was no fair to the contractors, as they might lose their money if Bureau should protest payment.

July 18th—Bureau Inspector took two samples of the rock being used for concrete in the yard wall of Clement School. Very poor quality, containing considerable quantities of red rock and soft green rock. Sample taken from pile in highest corner of yard and was fair average of rock in pile. Sample also taken by City Inspector out of wheelbarrow. Bureau Inspector again protested to Board of Public Works.

July 19th—Bureau Inspector again protested to Board of Public Works against use of inferior quality of rock in the yard wall of Clement School. Commissioner Newsom said same would be used. Commissioner Laumeister stated it was satisfactory. Bureau Inspector pointed out that same rock had been rejected on Clement, Holly Park, and Denman Schools, and on McKinley School yard, where specifications for rock were the same as those for the Clement School yard wall. Protested further that Board by its action was putting the contractor's money in jeopardy.

July 21st—Rock furnished for yard wall of Clement School is gradually becoming poorer.

The Case Before the Board.

On August 14th the matter of the second payment on the yard contract of Henning & Burke came before the Board of Supervisors, and Geo. C. Boardman, chairman of the Association's Public Affairs Committee; Henry A. Campbell, engineer in charge of the Bureau of Inspection; D. A. Hagens, the Association's auditor, and Secretary L. M. King were there to oppose it in person for the Association. J. J. Burke, of the firm of Henning & Burke, argued for the entire payment, contending that the rock was up to contract, and offering the chemists' reports mentioned above, made over six months before a pound of rock had been hauled to the job in question, and unaccompanied by anything to show who took the samples, or whether they were selected or average specimens.

Efforts were made to discredit the Bureau and prejudice its stand by showing that it had engaged in persecuting this particular firm of contractors, and the case of the tiling on the Sheridan School was cited as evidence of its animus. As the Sheridan School roof had nothing to do with the Clement School retaining wall, except that the same contractors sought to use inferior material in both cases, no reply was made to the charge at the time; but the facts about the Sheridan School roof are these:

The Sheridan School Roof.

Protest was made by the Bureau against the use of cracked, warped, underbaked and generally inferior tile, of a different quality and pattern from that specified, and cheaper. The defense was that the tile were of "home manufacture" and "just as good" and "paid wages to local labor" and other immaterial and irrelevant considerations. The Bureau stuck to its protest. The contractors declared they had been unable to find bad tile to replace. Unfortunately for this statement of the case, the manager of the company having the sub-contract for the tile has recently agreed to make five thousand more, in order to have enough to replace the defective ones.

Since the tile furnished was inferior to that specified, the Association demanded a rebate for the city equal to the difference in cost between that contracted for and that substituted, contending that the quality was lower and the city was not receiving full value. The question of quality having thus been raised, Mr. Henning & Burke, appeared before the Association's committee and personally agreed that it should be submitted to arbitration, (to which the Bureau also agreed), stating that he would write a letter to the Association to that effect on the following day. It is now

over six weeks since the meeting, and no such letter has been received.

No Arbitration Yet.

The Association still maintains that the tile are inferior in quality, but is willing to abide by its agreement to arbitrate.

If any particular contractor appears to have been singled out for the attentions of the Bureau of Inspection, by reason of repeated complaints of his work, it is because the work has repeatedly been open to criticism.

In transmitting the Abbot A. Hanks report to the Board of Supervisors, the Association wrote:

San Francisco, August 19, 1911.

To the Honorable, the Board of Supervisors, City and County of San Francisco.

Gentlemen:—We hereby renew our protest against the payment of that portion of the bill of Messrs. Henning & Burke for work done at the Clement School, which applies to the school yard wall. The grounds of this protest are fully set forth in our communication to your honorable Board under date of August 12th.

We wish at this time to call your particular attention to the following points. The question before you is not whether the rock employed in the construction of this wall is superior or inferior to rock from any other quarry, but simply whether the rock employed complies with the specifications. Further, that a comparative analysis of two samples of rock or of one sample taken from the rock used in the construction of this wall, is valueless as a matter of guidance, unless full information as to how the sample was procured accompanies the report.

Since the last meeting of your honorable Board, when this claim was passed to print, we have submitted to an expert, Mr. Abbot A. Hanks, chemist, assayer and metallurgist, San Francisco, six samples of rock, taken at different times between July 28th and August 14th, from that actually being used in the construction of the above yard wall, together with a copy of the specifications prescribing the quality of crushed rock to be used in its construction, and we hand you herewith the report of the chemist, which shows an average of 26.2 per cent of the rock as being below the standard prescribed by the specifications. We claimed that from 20 per cent to 35 per cent was inferior.

We also hand you herewith affidavits signed by two of our inspectors, giving the manner of securing the samples employed and the dates when the same were taken.

As stated above, this report sustains the position which we have taken, that although a considerable proportion of the rock employed was excellent, there was mixed with it so large a percentage of inferior material that this claim should not be allowed, without a proper reduction in price. Respectfully yours,

THE MERCHANTS' ASSOCIATION COMMITTEE ON PUBLIC AFFAIRS.

George C. Boardman, Chairman.

In spite of which, eleven Supervisors voted to pay the claim.

The Motive.

The Association has done nothing hastily in the matter, nor with any other object than to protect the interests of the city. It has made every effort to induce the regularly constituted authorities to take what seems to be the only proper view of the situation, and failing in that it has adopted the last resort short of an appeal to the courts—the protest to the Auditor. Its case is very complete, its evidence in good shape. The daily reports of its inspectors are in the files of the Bureau, the samples are in the cans, the report showing the rock to be in part unfit for use is from an expert of long standing in the community, and is definite and conclusive. The Association is reluctant to cause loss to any contractor, or to quarrel with officials that should be given every chance to do their duty, but it is determined upon preventing the vicious practice of allowing substitution of inferior materials in such a way that profits can be

made out of it, and the way opened for more substitutions of worse materials in the future and for the operations of politically favored contractors' rings, which experience shows is a result that would be certain to follow.

The Jean Parker Roof.

The Inspection Bureau has also asked that payment for the mastic roof on the Jean Parker School be held back until a bond is filed to protect the city against too rapid deterioration of the roof and consequent damage to the building. In this case the Finance Committee of the Board of Supervisors sustained the Bureau's position, on its showing, by reports and photographs of the work while in progress, that the contract was not well executed.

WANT STATE HIGHWAY BEGUN AT SAN FRANCISCO. Strong Effort Being Made to Bring One Branch Up the West Side.

Efforts to induce the early appropriation of money from the State highway bond issue for the purpose of building a portion of the State highway through San Mateo County to the San Francisco County line are being made by representatives of the commercial organizations here and by the San Mateo County Development Association.

A meeting of about fifty delegates from the localities affected, including San Jose, Palo Alto and Redwood, was held in San Mateo on August 15th, and another will soon be held in San Francisco with representatives of Alameda County.

At the San Mateo meeting Rev. W. A. Brewer presided, and the Merchants' Association was represented by Mr. T. D. Boardman and Mr. John M. Kepner. Col. Marsten and Mr. Leslie Burks represented the Automobile Association. It was developed by the discussion that a portion of the highway must necessarily touch San Francisco County because the law says that one branch of it shall proceed along the coast; and the general sentiment was that the construction of the road ought to begin at the metropolis. The law also provides that branches shall be extended to important centers of population along the way, which plainly indicates connecting links with Oakland and other transbay communities. Hence it was decided to call the Oakland representatives into conference, with a view to securing their co-operation for mutual benefit and an early start.

A spirited meeting of the Automobile Club of California, with representatives of commercial organizations in San Francisco, San Mateo, and Santa Clara counties, was held at San Francisco on August 30th, to discuss the same subject. Resolutions were adopted calling on the State Highway Commission "to begin the immediate construction of a State highway, designed to withstand the use of automobile and all other traffic, between the city of San Francisco and the city of San Jose." Representatives of San Jose stated that while that city would be on the State highway in any event, they would prefer that it connect them with San Francisco than with any other point.

The chairman of the meeting, Mr. M. H. DeYoung, was authorized to appoint a committee of nine, three from each county represented, to wait upon the Governor and the Highway Commission, put before them the sense of the meeting, and invite them to visit San Francisco at their earliest convenience.

CITY'S LARGEST BUSINESS HOUSES SIGN FOR MINING COUNTIES EXCURSION

Reservations Already Made Insure the Strongest Possible Representation of San Francisco's Wholesale Trade, and Point to a Most Successful Business-Building Trip in October

HOUSES THAT WILL BE REPRESENTED ON THE MINING COUNTIES EXCURSION.

Anglo & London Paris National Bank.
American Biscuit Company.
American National Bank.
Bushnell Photo Co.
Gustave Brenner.
Baker & Hamilton.
Bank of California.
Blake, Moffitt & Towne.
J. Baumgarten & Co.
Bonestell & Co.
Bass Hueter Paint Co.
M. J. Brandenstein & Co.
Crocker National Bank.
H. S. Crocker & Co.
California Barrel Co.
John P. Cleese Co.
William Cluff Co.
Dunham, Carrigan & Hayden.
Dolliver & Bro.
W. Davis & Sons.
L. Dinkelpiel Co., Inc.
Eloesser-Heynemann Co.
The Geo. F. Eberhard Company.
The Jas. W. Edwards Co.
The First National Bank of S. F.
C. W. R. Ford & Co.
Goodyear Rubber Co.
Gimbal Bros.
A. P. Hotaling & Co.

Hoffman, Rothschild & Co.
Hirschfelder & Meany.
Holbrook, Merrill & Stetson.
Hlaas Brothers.
The Heyman-Weil Co.
Hinz & Landt, Inc.
Hills Bros.
C. A. Hutton Flour Co.
Hulse Bradford Co.
H. L. Judell & Co.
H. W. Johns Manville Co.
Keystone Bros.
Langley & Michaels Co.
Luscombe & Isaacs.
Murphy, Grant & Co.
Moore Watson Dry Goods Co.
Muller & Raas Co.
Mangrum & Otter.
C. W. Marwedel.
Nolan Earl Shoe Co.
Neustadter Bros.
National Pharmacy Co.
Nathan-Dohrmann Co.
J. H. Newbauer & Co.
Nonotuck Silk Co.
Newbauer Bros.
Otis Elevator Co.
The Parafine Paint Co.
Pacific Cereal Association.

Pacific Hardware & Steel Co.
Pacific Coast Paper Co.
Pacific States Electric Co.
Patrick & Co.
The Pennsylvania Steel Co.
Royal Insurance Co.
Rudgear Merle Co.
Paul Reiger.
Standard Biscuit Co.
Sussman Wormser & Co.
Levi Strauss & Co.
Schmidt Lithograph Co.
Sperry Flour Co.
Steiger Terra Cotta & Pottery Works.
Sartorius Co.
Southern Pacific Co. (Passenger Department).
Southern Pacific Co. (Freight Department).
Triest & Co.
Tillman & Bendel.
Joseph B. Toplit.
Traffic Bureau Merchants Exchange.
United Workmen's Boot & Shoe Mfg. Co.
The Union Lithograph Co.
Whittier-Coburn Co.
Wells Fargo Nevada National Bank.
Western Pipe & Steel Co.
Waterhouse & Lester Co.
A. L. Young Machinery Co.
Zellerbach Paper Co.

Arrangements are going ahead rapidly for the Mining Counties Trade Extension excursion of the Merchants' Association, and there is every indication that it is to be one of the most profitable, if not the most profitable, of all the journeys thus far undertaken for this object. Interest is particularly lively among the communities to be visited, and there will be a warm welcome for the travelers from San Francisco at every point.

Placerville has been looking forward to the visit for six months. Its Board of Trade appointed a special committee during the last excursion, in May, to prepare for the reception of the visitors, and the committee has been active in organizing the local merchants for that purpose. The particular request of the Placerville people, that the expedition remain over one night in their city, will be complied with, and the itinerary has been made to conform to that plan.

The Lodi Merchants' Association has written as follows:

Lodi, California, August 12, 1911.
Merchants' Association, San Francisco, California.

Gentlemen: We herewith request that when you visit our city in October next you kindly arrange to spend as much time as possible here, as we are desirous of entertaining your delegation.

We also request that as soon as you have your schedule definitely made up you will confer with us, so that we may know exactly the date of your proposed visit and the time you may spend with us.

Extending a hearty welcome to you all we are,

Very respectfully yours,

LODI MERCHANTS' ASSOCIATION.
By F. A. Dougherty, Jr., Secretary.

Particularly hearty is the invitation of the Oakdale Chamber of Commerce, which writes:

S. F. Merchants' Association,

Gentlemen: A notice in the local paper mentions the fact of your preparing for an excursion to Oakdale and the Southern Mines. The Chamber of Commerce desires to entertain you while in Oak-

dale, if you will notify us what time you will reach this place. We will show you the country and give you an entertainment you will not soon forget.

Awaiting your reply, we are,

Yours truly,

R. B. DAVIDSON, Sec'y.

These are mere samples of the spirit of cordiality in which the news of the excursion has been received at all points of the itinerary.

The schedule of stops for this excursion has been extremely difficult to work out, and the office force of the Association and the passenger and operating departments of the railroads have been forced to hold more consultations on it than for any of the previous expeditions. The arrangement has entailed voluminous correspondence with the mountain roads, the Sierra Railway Company of California, the Amador Central, and the Nevada County Narrow Gauge, all of which have manifested the heartiest disposition to co-operate in every way possible. This difficulty with the schedule arises out of the intricacy and interesting character of the territory to be traversed. The trip is really a combination of trips into the mountains at several different points, returning to the valley each time, and the ground to be covered in the six days will be far greater in extent than could possibly be reached in twenty days of travel by the ordinary train schedules.

For the mountain roads it has been found necessary to provide special dining cars, shorter than the eighty-foot diners usually carried on the Association's excursions, on account of the difficulties presented by the sharpness of the curves. Roads thus built always traverse interesting and beautiful country. The seating capacity of the diners will be the same as usual, so that accommodations will be ample.

Eighty-seven of the leading wholesale firms of San Francisco have already signed

up for reservations, and several of them will be represented by more than one member. No wholesale firm can afford to neglect this opportunity, and special efforts will be made to accommodate all that apply, not only because it will be the last excursion of the year, but because the territory to be visited is a rich one and one that ought to be cultivated with particular care.

The expedition will leave on October 15th, to avoid a conflict with the visit of the President and the ground-breaking ceremonies of the exposition. It will leave on a Sunday evening and return Saturday in time for the returning travelers to dine at home.

A LITTLE MORE PRESSURE ON PRESIDENT TAFT.

Association Adds Its Endorsement to the Invitation to the Nation's Chief.

Ground-breaking ceremonies of the Panama-Pacific Exposition will be enhanced in interest by the presence of the President of the United States. To the general invitations extended to him by the exposition directors and other civic bodies the Merchants' Association added the following resolution, which was transmitted to the guest to be:

Whereas, The Directors of the Panama-Pacific International Exposition Company have tendered to the President of the United States an urgent invitation to be present and take part in the ceremonies of ground-breaking for the exposition; therefore be it

Resolved, That the Merchants' Association of San Francisco, comprising fourteen hundred business firms in this city, does most earnestly urge the President to add, by his presence, to the importance of the actual beginning of work on an undertaking that is international in its character and will be participated in by the nations of the world and which is to celebrate the completion of the greatest piece of constructive work ever undertaken and which will have its greatest influence on the commerce of the Pacific Coast.

SAN FRANCISCO'S VITAL INTEREST IN THE STATE'S NAVIGABLE WATERWAYS

City Must Rely Upon Water Carriage to Regulate Rail Rates and Secure to It the Full Benefit of the Commercial Development that the Panama Canal will Bring

By William R. Wheeler, Manager Traffic Bureau, Merchants' Exchange.

Franklin K. Lane, in his remarks delivered at the luncheon given by the Chamber of Commerce to Mr. Edward T. Jeffery, President of the Western Pacific Railway at the St. Francis Hotel on Monday, July 17th, drove home the importance of developing the navigability of our State's water ways, with his characteristic forceful diction, as follows:

"The Interstate Commerce Commission has played and can play a very small part in the commercial life of San Francisco. You are located as favorably as any city in the United States, and the city's commercial activities must depend largely upon your own. San Francisco has a weapon against the railroad far more potential than an appeal to the Interstate Commerce Commission. She has at her door the Pacific Ocean, which within a short time will be a part of the Atlantic, and upon the Pacific Ocean she must very largely rely for the determining of the rates she will have."

Don't Forget the Rivers.

Mr. Lane makes it plain that in so far as interstate rates are concerned, referring particularly to trans-continental rates covering interstate or domestic exports and imports, we must look more and more to the expansion of our ocean transportation facilities, particularly in view of the early completion of the Panama Canal, thus giving us an all-sea through route to Atlantic and Gulf ports without breaking bulk.

Unless, however, our great Sacramento and San Joaquin Rivers are opened up to independent navigation, the producers, consumers and shippers of interior California will fall far short of realizing the fullest possible benefits from the sea transportation facilities existing at this port, and San Francisco will receive but a fraction of the advantage she should derive from the Canal.

In other words, high local rail rates from our great valleys to this port will continue to offset, to a large degree, the low sea rates into and out of San Francisco, and will, in a very important measure, prevent this city from doing the natural, proper and profitable work of a great seaport in the commercial service of the country back of it.

For example: The carload rate on raisins from Fresno to San Francisco is \$5.72 per ton, and this is supposed to be a low commodity rate and is, as a matter of fact, 35 per cent less than the existing class rate, which would otherwise apply to raisins in carload lots. To this must be added, in most instances, a charge for drayage in San Francisco, in order that the shipments may reach the vessel side. The rehandling involved is itself a deterrent to water shipments on account of the likelihood of more or less breakage of packages and damage to contents.

A Striking Comparison.

To-day the rate on raisins from San Francisco to New York, via Panama, is \$9 per ton. By these figures it is plain that the cost of getting raisins from Fresno, 200

miles distant, to ship-side in San Francisco is fully two-thirds of the cost of getting the same shipment from San Francisco via Panama to New York, over a distance of 5000 miles.

(Only a few months ago, owing to an aggressive freight war, fortunately of comparatively short duration, raisins were taken from San Francisco to New York via Panama at \$5 per ton, thus creating the startling condition of a rate from San Francisco to New York materially lower than the rate from Fresno to San Francisco.)

It might be stated that, on completion of the Canal, the rate established on raisins from San Francisco to New York is not likely to exceed \$5 per ton, particularly if, as it is to be hoped, free canal tolls are given coast-wise traffic.

What River Transportation Would Do.

If the San Joaquin River is made navigable to Herndon, and there is no reason at this time for believing that such a proposition is not both feasible and comparatively inexpensive, the rate on raisins from Fresno to San Francisco will probably not exceed \$2 per ton either by rail or steamer; at the same time placing the shipments alongside New York bound steamers and thereby avoiding the expense and damage incident to rehandling across the city. Thus the through rate from Fresno to New York would become \$7 per ton as against the present all-rail (or, in the case of shipments via Galveston, rail and water rate) of \$22 per ton, effecting an annual saving to the producers of the San Joaquin Valley on one item alone of more than one million dollars, based on the present normal output of 70,000 tons.

San Francisco's Direct Interest.

San Francisco, in its turn, owing to a like effect on west-bound freights, would be secured for all time in its position as the concentrating and redistributing point, or "jobbing center" for the cities of the interior. Everything for the central valleys would move through the city, and here would be located the great wholesale houses and stocks of goods on which the State at large would depend for its supplies.

What Other Cities are Doing.

It is appropriate here to call attention to the activities of other cities with regard to the development of water transportation.

Chicago is pushing forward the Lakes-to-Gulf waterway.

St. Louis merchants have recently established the Mississippi Valley Transportation Company, operating modern steam barges on the Mississippi River.

Kansas City merchants have over-subscribed the capital stock of one million dollars for the establishment of an up-to-date line of steamers on the Missouri River, and last summer sent an expert to Europe, a copy of whose very interesting and instructive report on transportation on the German rivers the Traffic Bureau has just received.

The merchants of Portland, Oregon, have for some years been operating a line on the

Columbia and Snake Rivers, which has largely increased their distributive ability.

We all know what Los Angeles is doing in the annexation and development of San Pedro harbor.

We Need the Canal—and the Rivers.

San Francisco should get into line by encouraging the establishment of independent or non-railroad owned or controlled steamboat lines on our bay and rivers and also by urging upon our Congressional delegation the securing of appropriations for the immediate improvement of the Sacramento and San Joaquin Rivers, and all their tributaries capable of such development, with a view to making them navigable the year round into the hearts of the great and productive valleys named after them.

Such improvements are corollaries to the building of the Panama Canal—for to water transportation, or rail rates controlled thereby, must San Francisco look for her trade advantages and consequent upbuilding in the future.

MANILA EXPOSITION AN OPPORTUNITY FOR AMERICANS.

It Now Attracts Annually People From Widely Separated South Pacific Points.

Consul-General George E. Anderson, Hong Kong, reports:

The authorities of the Philippine Islands have inaugurated an exposition enterprise which merits the attention of business men in the United States interested in export trade in the Far East.

For several years the municipality of Manila has been developing a carnival celebration for the annual carnival season which has included as many American ideas and attractions as possible. The plan has been to attract people from all over the Philippines and from as many other portions of the Far East as possible to the city of Manila to enjoy the entertainment provided for them and incidentally to stimulate business. There have been all sorts of carnival attractions, from parades and aeroplane flights to athletic tournaments and band contests between Philippine organizations and organizations from South China and Japanese ports. Among other attractions has been a fair or exposition which has been gradually developed until it has become one of the attractions of most value to the enterprise. In this exposition there have been exhibits of Philippine products of all sorts, both agricultural and industrial. The better and more permanent of these exhibits have been collected from time to time into a sort of permanent exposition, and those of permanent value are saved for the museum of the Philippine Islands which the Government is establishing.

Among other exhibits in this fair or exposition have been exhibits of American goods made by agents of American houses. Apparently there is no reason why this feature of the exposition should not be further developed with profit to all concerned. The Government of the islands has appropriated \$25,000 gold for the annual exposition and for the purchase of exhibits there made, and \$5,000 gold is allowed for the support of a permanent staff organization for the exposition. The exposition seems to be upon a permanent basis and, with the admission of American goods free of duty into the islands, it seems to offer an exceptionally good and favorable opportunity of introducing many American products, not only to a large portion of the population of the Philippines but to representatives of other portions of the Far East as well. In a general way exhibits could best be arranged through local agents in Manila.

UNION OF ORGANIZATIONS TO BE CONSUMMATED OCT. 1.

San Francisco Chamber of Commerce will Take Up Its Work for the City in Another Month

The San Francisco Chamber of Commerce, "an amalgamation of the Chamber of Commerce of San Francisco, the Merchants Exchange, the Merchants' Association of San Francisco, and the Down Town Association," will, unless all signs fail, be launched on October 1, 1911. Its first officers will be:

President, M. H. Robbins, Jr., of the Otis Elevator Company.

First Vice-President, William T. Sesnon, of the Sesnon Oil Company.

Second Vice-President, H. H. Allen, of the Morgan & Allen Company.

Third Vice-President, Captain Robert Dollar, of the Robert Dollar Company.

Treasurer, Frank B. Anderson, of the Bank of California.

Secretary, A. B. C. Dohrmann.

Spacious and well-equipped offices will be opened on the thirteenth floor of the Merchants' Exchange Building. Preparations for the removal will be made during September. The requisite legal meetings for organization have been held and the by-laws have been adopted.

The consolidation has aroused general interest and enthusiasm among the active supporters of the old organizations, manifested in many letters of commendation, and encouragement for the work ahead. Although official notice, other than that published in last month's "Review" was not sent out until August 21st, over five hundred applications for new memberships were received down to the time of going to press.

The notice of consolidation contained the names of the directors, who are:

W. M. Alexander, of Alexander & Baldwin.

H. H. Allen, of Morgan & Allen Co.

F. B. Anderson, of Bank of California.

Geo. C. Boardman, of Boardman Bros. & Co.

Paul T. Carroll, of Paul T. Carroll Co.

A. B. C. Dohrmann, of Nathan-Dohrmann Co.

Robert Dollar, of The Robert Dollar Co.

John S. Drum, of Savings Union Bank of San Francisco.

W. J. Dutton, of Fireman's Fund Ins. Co.

M. H. Esberg, of M. A. Gunst & Co.

William Matson, of Matson Navigation Co.

J. K. Moffitt, of First National Bank of San Francisco.

Henry D. Nichols, of Tubbs Cordage Co.

M. H. Robbins, Jr., of Otis Elevator Company.

George M. Rolph, of California & Hawaiian Sugar Refining Co.

Robert A. Roos, of Roos Bros.

A. L. Scott, of Pacific Hardware & Steel Co.

William T. Sesnon, of Sesnon Oil Co.

Joseph Sloss, of Northern Commercial Co.

Frank A. Somers, of Somers & Co.

James Tyson, of Charles Nelson Co.

The official notice says:

date, and thus complete the amalgamation. Each of the above four organizations to amalgamate will continue its work as a separate association until October 1st. Dues will be collected by each organization as usual up to October 1st and all members who have not paid their dues for the present quarter are requested to make their payments promptly for these last separate dues, so that the different associations now in existence may close their books on September 30th and have no outstanding accounts.

It must be borne in mind that although this consolidation will reduce, to some extent, office expenses, YET THE CHAMBER IS PLANNING TO DO, AND SHOULD DO, MORE EFFECTIVE AND GREATER WORK THAN ALL THE ASSOCIATIONS COULD DO SEPARATELY, AND, IN ADDITION, MANY THINGS THAT HAVE BEEN LEFT UNDONE, and, in order to accomplish this, its income should be as large as that of all the separate organizations combined. The amount of your dues in the new organization is in line with what you have been paying in those amalgamated and we believe you will prefer to give to a single powerful association as much or more than you would to several individual bodies whose work, however good, could not be so effective or accomplish so much for San Francisco.

Those that have undertaken the burden of directing the activities of the new organization have no fear that public support will be lukewarm or that the membership will be other than large and loyal, for the expressions of interest and confidence already received show that the commercial community is well aware of the need of one powerful body to represent it, and well aware also that a greater San Francisco must now engage in greater enterprises on a grander scale than ever before in its history.

SAN FRANCISCO INCREASES ITS MONEY IN THE BANKS. Deposits Show a Gratifying Total Gain Since the Last Part of 1908.

Deposits in San Francisco savings banks are increasing at a gratifying pace. On December 31, 1910, they amounted to \$165,230,000.16, and on June 30, 1911, they stood at \$170,369,563.38—a growth of more than \$5,000,000 in six months. This gain is part of a forward movement that has been going on without interruption for the past two and a half years, according to the showing of the following table:

December 31, 1908	\$146,131,886
June 30, 1909	150,173,360
December 31, 1909	156,359,977
June 30, 1910	161,112,613
December 31, 1910	165,230,002
June 30, 1911	170,369,563

The total gain since December 31, 1908, has been over \$24,000,000.

CITY'S ASSESSMENT ROLL IS LARGER THAN EVER.

The assessment roll of San Francisco now stands at \$544,900,000. Assessor Dodge says:

"This surpasses in size all previous assessment rolls. Our largest roll prior to this year was that of 1905, the year preceding the fire. This amounted to \$525,000,000. Last year our roll was \$515,000,000. In 1909, after being raised 10 per cent by the State Board of Equalization, the total was \$539,000,000."

CITY'S FOREIGN TRADE SHOWS A WIDE RANGE.

Comparative Values of Exports and Imports to Countries of the Pacific.

Domestic exports to foreign countries from San Francisco amounted to \$1,900,022 for July. The heaviest customer, except the Philippines, was Japan, which took \$468,802 worth, largely in the form of food stuffs, wines and liquors, leather products and machinery. Hong Kong took \$66,932 worth through this port, Australia and Tasmania \$146,800 worth, Canada \$181,299, Ireland \$126,031, Panama \$82,996, England \$67,884, Chile \$68,178, Peru \$38,138, Costa Rica \$9,861, Guatemala \$17,873, Honduras \$10,314, Salvador \$27,837, Nicaragua \$11,520, and Mexico \$27,164. To the Philippines the exports were \$489,714.

Exports to non-contiguous American territory—Hawaii, Alaska and American Samoa—totaled \$1,612,059, distributed as follows: Hawaii, \$1,308,326; Alaska, \$301,326; Tutuilla, \$2,407.

The total imports amounted to \$4,090,838, of which Japan supplied the largest share, \$1,820,126. From the Philippines the imports at San Francisco came to \$178,021, while Chile supplied \$207,443 worth.

CITY WILL EXHIBIT AT INTERNATIONAL CONGRESS. Committee Will Make a Display of Our Municipal Equipment.

As the result of a suggestion made by the Merchants' Association, a committee has been appointed by Mayor McCarthy to prepare an exhibit for San Francisco at the International Municipal Congress to be held in Chicago in September. The committee consists of the heads of the city departments and a representative of the Board of Supervisors, and has gone at the matter in a way that promises a very creditable display and one sure to be valuable to San Francisco as an advertisement of its fine, modern municipal equipment.

Every office in San Francisco should be furnished with the placard reading:

"At the request of the Merchants' Association this firm will give to no charity whose representative does not present the endorsement card of the Charities Endorsement Committee appointed by the Merchants' Association and the Associated Charities."

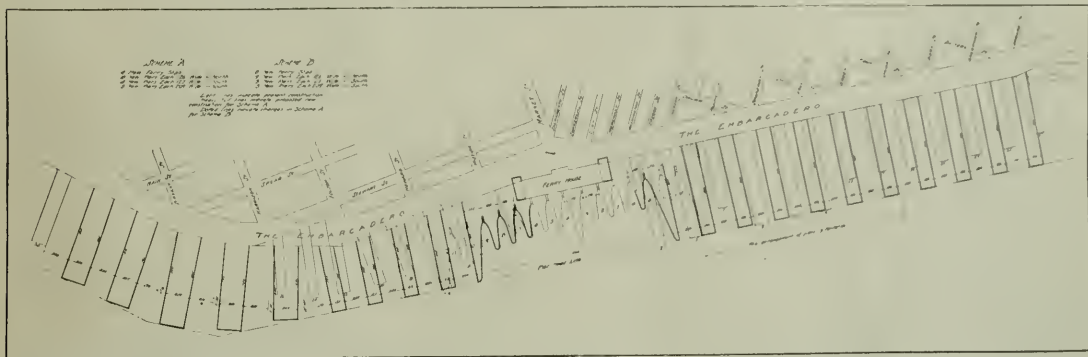
Copies of this placard can be obtained on application to the Merchants' Association or the Associated Charities.

Complaint having been lodged with the Association about the lack of a sidewalk on the south side of Mission Street between Steuart and Spear, the matter was taken up with the Board of Works, which reports, through its sidewalk department, that it promptly notified the "supposed owners" to construct an artificial-stone walk the entire distance of 275 feet. As the "supposed owners" are the Southern Pacific Railroad Company, it looks like a good chance for a sidewalk in that latitude.

Last month the "Review" inadvertently placed Oakdale in San Joaquin County, so we hereby cheerfully restore it to Stanislaus.

HARBOR BOARD MAKES TENTATIVE PLANS FOR NEW SLIPS AND DOCKS

Growing Business Demands New Accommodations, and the Committee Wants Suggestions from Commercial Bodies on Its Proposed Scheme of Improvement



The State Board of Harbor Commissioners offers the above plan of docks and slips for new construction on San Francisco's water front. The light lines indicate the present construction, and the dark ones what the Board purposes to begin work upon unless some better scheme, or valuable modification of this one, shall be suggested.

There is urgent pressure for more ferry slips and there will soon be need of new docks. The plan really embraces two schemes—one to provide four new ferry slips and nineteen new piers, as shown by the black lines to the north and south of the Ferry Building, and the other to provide eight new slips and seventeen new piers, as indicated by the dotted lines. Whichever one of these schemes shall be adopted, the Board purposes to make a beginning of dock construction by replacing Pier 17, which is now practically useless.

The plan, as a whole, has not yet been adopted, and is now put forward in a merely tentative way, with a view to obtaining the ideas of practical shipping men on the subject and of the leading commercial organizations of the city. For its part, the Merchants' Association has referred the matter to its Committee on Water Front and Harbor, of which R. H. Swayne, of Swayne & Hoyt, is chairman.

Merchants' Association

OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, JR.	President
OTIS Elevator Company.	
GUSTAVE BRENNER	First Vice-President
Investments.	
R. S. ATKINS	Second Vice-President
Robert S. Atkins	
BYRON MAUDY	Treasurer
B. Maudy Piano Company.	
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN	Boardman Bros. & Co.
RICHARD W. COSTELLO	O'Connor, Moffatt & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Wagner & Miller, Inc.
JOSEPH SLOSS	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WARREN MANLEY	Assistant Secretary
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TOM	Editor Review

STANDING COMMITTEES.

Public Affairs.

R. H. SWAYNE	GEORGE C. BOARDMAN, Chairman	BYRON MAUDY
--------------	------------------------------	-------------

Publicity and Promotion.

R. S. ATKINS	W. D. FENNIMORE	JOSEPH SLOSS
--------------	-----------------	--------------

Trade and Finance.

R. S. ATKINS	FRANK I. TURNER
--------------	-----------------

BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.

HENRY A. CAMPBELL	Engineer in Charge
-------------------	--------------------

A. HAGENS	Financial Secretary and Auditor
-----------	---------------------------------

Reliable

Business Guide to San Francisco

OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.

Barrow, Wade, Guthrie & Co. 310 Sansome
Delgo, Wm. 811 California
Greenwood & Jansen. 408 Clunie Bldg.
Lester Herrick & Herrick
..... Merchants Exchange Bldg.
Lomax, W. B. Chronicle Bldg.
McLaren, Goode & Co.
..... Thos. Clunie Bldg.

Price, Waterhouse & Co. 310 Sansome
Rowe, C. V. Room 247, 268 Market
Ruckstell, John R. Claus Spreckels Bldg.
Sutter, Alphonse 815 Nevada Bank Bldg.
Walker & Cooper 255 California
ACCOUNTANTS AND AUDITORS.
Hertz, Louis 149 California
ACETYLENE GAS GENERATORS.
Bullard, E. D. Rooms 221-223, 268 Mkt.

ADDING MACHINES.

Burroughs Adding Machine, W. W. Knapp, Wm. & Co. 747 Sansome
Cooley, Sales Mgr. 717 Market
ADVERTISING.
Cooper, F. J. 13 Montgomery
Green, J. Chas.
..... Stevenson and Clinton Park
Johnston-Ayers Co. 130 Kearny
Scottford, F. E. 242 California
Walker Advertising Agency.
..... Spreckels Bldg.
Walsh, Thos. J. 27 Stevenson

ADVERTISING NOVELTIES.

Knapp, Wm. & Co. 747 Sansome
AMMUNITION.
The Peters Cartridge Co. 608 Howard
ARCHITECTS.
Barth, Hermann 12 Geary
Crim, Jr., W. H. 425 Kearny
Colley, C. J. Pacific Bldg.
Curlett, William Phelan Bldg.
Dutton, L. B. Chronicle Bldg.
Holmes, Edward L. 238 Pine

CONTRACTORS AND BUILDERS.
 Day's Sons, T. H., 1055 Monadnock Bldg.
 Feltch, J. C., 518 No. 2
 Hanchrow Bros. Co., 1023 Market
 Hill, Jas. H., 325 Merchants Exchange
 Keane, Richard, & Sons, 1847 Market
 Masow & Morrison, 515 Monadnock Bldg.

COOPERIES.
 California Barrel Co., 254 and Illinois
 Carl Cooperage Co., 14 Boardman
 Woerner, David (Est. of), 14th & Har
 Herbert, Vogel & Carl, 17th & Seventh

CROCKERY AND CHINA STOCK.
 Richards, J. W., 344 Monadnock Bldg.

CORDAGE MANUFACTURERS.
 Tubbs Cordage Co., 1000 Broadway Bldg.
 C. E. Mgr. Royal Worcester
 Corset Co., 28 Geary

COTTON GOODS.
 California Cotton Mills Co., Oakland
 Turner Co., J. Spencer, 110 Market

CRACKER MANUFACTURERS.
 American Biscuit Co., Bat. & Broadway
 Standard Biscuit Co., Pacific & Sansone

CROCKERY AND GLASSWARE.
 Anglo-American Importing Co.
 Nathan-Dohrmann Co., Stockton & Geary
 Schloss Crocker Co., 17-19 Beale

CURIO DEALERS.
 Hettrich, L. C., 503 Washington
 De LaVal Dairly Supply Co., 101 Drumm

DENTAL SUPPLIES.
 Edwards Co., This Jas. T., 323 Geary

DENTISTS.
 Flood, A. M., D. D. S., 340 Stockton
 Platt, Frank L., D. D. S., Geary & Powell

DEPARTMENT STORES.
 Emporium, This, Market, bet. 4th & 5th
 Front
 Westphal, Otto Francis, D. D. S., 340

DESKS AND OFFICE FURNITURE.
 Phoenix Desk and Chair Co., 215 Bush
 Rucker-Fuller Desk Co., 677 Mission

FELTCH DISPLAY FIXTURE CO.
 357 Market
 Kehoe & Kinsley, 54 Market

DOORS AND WINDOWS.
 California Door Co., 43 Main

DRAWINGS AND STORAGE.
 Bocarda, J. B., Dray Co., 37 Stockton
 Emmert, 440 Market

FAIRNORTH & RUGGLES.
 109 Davis
 McNab & Smith, 35 2d

OVERLAND FREIGHT TRUCK CO.
 35 2d
 Rode, C. B., & Co., 102 Pine
 Strauss, K., 761 California

DRYED FRUITS.
 Field, A. B., & Co., 244 California
 C. B. Kinsley, 54 Market

GRINDING AND WASHINGTON.
 Griffin & Skelley Co., 16 California
 Grindstone & Co., 43 Drumm

PACKING CO.
 423 Drumm
 Phoenix Packing Co., 16 California
 Roenbeck Bros. Co., 30 California

DRUGGISTS—RETAIL.
 Boerlcke & Runyon, 140 Powell
 Bowerman's Pharmacy, 253 Stockton

DRUGGISTS—WHOLESALE.
 California Dispensary, 2501 California
 Calegaria, Arnold, Kearny & Pacific

DRUGGISTS—WHOLESALE.
 306 Montgomery
 Grant, Frank T., 506 Devisadero
 Lahner, Rk. Drug Co., Sutter & Laguna

DRUGGISTS—WHOLESALE.
 272 Post
 Owl Drug Co., 1044 Valencia
 Roast Drug Co., 1800 Union

DRUGGISTS—WHOLESALE.
 83 Market
 Schmidt, Val., 83 Market

DRUGGISTS—WHOLESALE.
 35 First
 Waldron & Dietrich, 575 Mission

DRUGGISTS—SPECIALTIES AND SUNDRIES.
 Serwe & Pringle, 515 Market

DRY AND FANCY GOODS HOUSES—RETAIL.
 City of Paris, 100 Stockton & Geary

DRY AND FANCY GOODS HOUSES—RETAIL.
 178 Market
 Lippman Bros., 224 and Mission
 Livingston Bros., Grant Ave. & Geary

DRY AND FANCY GOODS HOUSES—RETAIL.
 Newman & Co., 1847 Market
 O'Connor, Moffatt & Co., 121 Post

DRY AND FANCY GOODS HOUSES—RETAIL.
 284 Mission
 Samuel, D., Laguna House, 60 Kearny
 Sutter & O'Farrell & Stockton

DRY AND FANCY GOODS HOUSES—RETAIL.
 14 Valencia
 Tinsley, John, 15 and 16
 Weinstein, Lubin & Co., Post & Filmer

DRY AND FANCY GOODS HOUSES—RETAIL.
 216 Sutter

DRY AND FANCY GOODS HOUSES—RETAIL.
 1051 Market

DRY AND FANCY GOODS HOUSES—RETAIL.
 1051 Market

DRYING AND CLEAVING.
 Thomas, The F. Parlatian Dry Cleaning Works, 27 Tenth
 Hickman, Henry, 3820 California

EDUCATIONAL INSTITUTIONS.
 Heald's Business College, 125 and Polk
 San Francisco Business College, 30 Market

ELECTRICAL SUPPLIES AND CONSUMABLES.
 Brooks-Folls Electric Corp., 46 Second
 Electric Appliance Co., 726 Alameda

ELECTRICAL SUPPLIES AND CONSUMABLES.
 84-86 Second
 General Electric Co., 14 Montgomery
 Hetty Bros., 226 Ellis

ELECTRICAL SUPPLIES AND CONSUMABLES.
 523 Mission
 Pacific States Electric Co., 132 New Montgomery
 Summerhayes, W. R., 76 Folsom

ELECTRICAL SUPPLIES AND CONSUMABLES.
 Westinghouse Electric, 12 Second and Mission

ELECTRO-PLATERS.
 Denniston's S. F. Plating Works, 125 Mission
 Gold West Piping Works, 355 First

ELEVATOR MANUFACTURERS.
 Otis Elevator Company, 205 Beach

EMBROIDERIES AND LACES.
 Levy, Jules, & Bro., 15 Sansone

ENGINEERS, CIVIL.
 Lacy, W. A., 132 New Montgomery

ENGINEERS, CONSULTING.
 Amweg, Frederick J., 100 Pacific Bldg.

ENGRAVERS AND RADGE MAKERS.
 Irvine & Jachens, 1027 Market

ENVELOPE MANUFACTURERS.
 Griffin Envelope Co., 155 Perry

ESSENTIAL OILS.
 Boldermann, A. C., & Co., 11 Main

EXPORTERS AND IMPORTERS.
 American Import Co., 16 California
 Cowen-Helneberg Co., 365 Market

EXPORTERS AND IMPORTERS.
 De Fremery, J. & Co., 319 Mission
 North American Merchants, 315 Front

EXPORTERS AND IMPORTERS.
 49 California
 Lignier, J. & Co., 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

EXPORTERS AND IMPORTERS.
 309 Davis

GAS ENGINE MANUFACTURERS.
 Day, Thomas, Co., 735 Mission
 Ickelheimer Bros. Co., 441 Sutter

GAS ENGINE MANUFACTURERS.
 683 Mission
 Schilling, Adam, & Son, 211-213 Main

GAS ENGINE MANUFACTURERS.
 Standard Gas Engine Co., 10 California

GAS ENGINE MANUFACTURERS.
 Fairbanks-Morse Co., 1st & First

GAS METER AND STOVES.
 Pacific Meter Co., 112 Market

GAS CONSUMERS.
 Gas Consumers' Corp. of O'Farrell

GAS WATER HEATERS AND ELECTRIC LAMPS.
 Thibelen, Jos., & Co., 567 Mission

GEARS AND GEAR SETTING.
 Johnson Gear Co., 735 Folsom

GLASS MANUFACTURERS.
 Illinois-Pacific Glass Co., 15th & Folsom

GLASS MANUFACTURERS.
 Pacific Coast Glass Works, 7th & Irwin

GLOVES.
 Moss, Geo. A., 127 Grant Ave.

GLUE MANUFACTURERS.
 Burd, Wm., & Son, 149 California

GRAIN AND BEANS.
 Barnard & Bunker, 149 California

GRAVEL.
 Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.
 Columbia Phonograph Co., 334 Sutter

GROCERS—RETAIL.
 Denmark Bros., 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

GROCERS—RETAIL.
 148 and 150

HOTELS.
 Baldwin House, 74-814

HOTELS.
 Bellevue Hotel, 100 Geary and Taylor

HOTELS.
 Hotel Richelleu, Van Ness & Geary

HOTELS.
 Hotel Dale, Inc., Market & Turk

HOTELS.
 Hotel St. Francis, 100 Geary & Powell

HOTELS.
 Hotel Turpin, 100 Geary & Powell

HOTELS.
 Palace Hotel, 100 Geary & Powell

HOTELS.
 Market & New Montgomery

HOTELS.
 44 Fourth

HOTELS.
 Sharp, Arthur M., Winchester Hotel

HOTELS.
 242 Turk

ICE DEALERS.
 Consumers Ice Co., 436 Eighth

ICE DEALERS.
 Merchants Ice & Cold Storage Co., 208

ICE DEALERS.
 National Ice & Cold Storage Co., The

ICE DEALERS.
 351 Pine

IMPORTERS.
 American Mercantile Co., 514 Battery

IMPORTERS.
 Maconray & Co., 149 California

INDIVIDUAL MERCHANTS.
 Allen, W. M., Bank of California

INDIVIDUAL MERCHANTS.
 Behan, John E., 375 Sutter

INDIVIDUAL MERCHANTS.
 Benedict C. S., Post & Grant Ave.

INDIVIDUAL MERCHANTS.
 Briggs, Arthur, 29, 10 Gatos

INDIVIDUAL MERCHANTS.
 225 Jackson

INDIVIDUAL MERCHANTS.
 Davis, Andrew M., Merchant, Em

INDIVIDUAL MERCHANTS.
 Emporium, Market, near Fifth

INDIVIDUAL MERCHANTS.
 Greenbaum, E., Secretary City Ware

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INDIVIDUAL MERCHANTS.
 22nd and Illinois

INSURANCE—LIFE.
Dundane, Wm. A. Asst. Vice-Pres. Western States Life Ins. Co. 124 Euclid Ave.
Pacific Mutual Life Ins. Co. Post & Grant Ave.
West Coast Life Ins. Co. 348 Pine

INSURANCE—SURETY.
American Bonding Co. 712 Alaska Commercial Bldg.
Equitable Surety Co. 412 Crocker Bldg.
Pacific Surety Co. First Nat. Bank Bldg.

INTERIOR DECORATIONS.
Schnestey & Vollmer. 522 Sutter

INVESTMENTS.
Jennings, Rufus P. Merchants Ex.

INVESTMENT SECURITIES.
Brown-Walker-Simmons Co. Crocker Bldg.

IRON, ORNAMENTAL.
Sartorius Co. Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works. 215 Howard
Morton & Hedley. 215 Harrison
Ocean Shore Iron Works. 550 Eighth
Shreve Iron Works. 604 Mission

IRON AND STEEL MERCHANTS.
Berger & Carter Co. 504 Mission
Woods & Huddart. 356 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Solomon, C. Jr. 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros. 114 Sansome

JEWELERS—RETAIL.
Andrews, A. 50 Kearny
Baldwin Jewelry Co. 29 Kearny
Glimmewann, W. 81 Market
Hirshman & Green. 412 Grant Ave.
Isaacs, Abe. 756 Market
Radke & Co. 218 Post
Shreve & Co. 604 Mission
Sorensen, James A., & Co. 715 Market

JEWELERS—WHOLESALE.
Abrams, Henry M. Co. 717 Market
California Jewelry Co. 704 Market
Dinkelspiel, J. S. 150 Post
Dorance-Bathin Co. Chronicle Bldg.
Eisenberg, A. 150 Post
Greenzweig, Geo., & Co. 150 Post
Hall, A. L., & Son. 150 Post
Judd, Alphonso, Co. 717 Market
Mayer & Welschens. 717 Market
Nordman Bros. 150 Post
Schuster, M. Co. 717 Market

JEWELERS' SUPPLIES.
Giachelli, Louis A. 222 Kearny
Muhs & Lechmann Co. 114 Kearny

KNITTED GOODS.
Plaster, J. J., Knitting Co. 739 Market
Gantner & Mattern. 80 Geary

KODAKS AND PHOTOGRAPHIC SUPPLIES.
Eastman Kodak Co. 86 Third

LADIES' FURNISHING GOODS.
A. Crocker & Co. 21 Sansome
Davis, Schwanwasser & Co. Sutter
Marke Bros. 831 Market
Magnin, L. & Co. Grant Ave. & Geary
Newhauser Bros. 879 Market
Schwartz & Goodman. 879 Market
Paragon, The. Grant Ave. & Geary

LADIES' TAILORS.
Flamm, G. 140 Geary

LAMPS.
Boesch Lamp Co. 1135 Mission
Bauer Lamp Reflector & Electric Sign Co. 528 Gough

LAUNDRIES.
La Grande Laundry Co. 234 Twelfth
Metropolitan Laundry Co. 1148 Harrison
National Laundry Co. 4108 Third
San Francisco Laundry. 1408 Third
White Star Laundry. 385 Eighth

LAUNDRY MACHINERY AND SUPPLIES.
Pacific Laundry Supply Co. 761 Folsom
Troy Laundry Mach. Co. 581 Mission
Western Laundry Mach. Co. 68 Fremont

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co. 200 McAllister

LEAF TOBACCO DEALERS.
Gosliney & Co. 747 Sansome
Kohlberg & Co. 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams Co. 431 Battery
Harpham & Janssen. 44 Washington
Kaufman, Davidson & Semmel. 137 Clay

LINE, CEMENT AND PLASTER.
Cowell, Henry, & Co. 9 Main
Inchell, J. M. 118 Commercial Bldg.
Nevada Gypsum Co. The Pacific Bldg.

LITHOGRAPHERS.
Britton & Rev. 560 Sacramento
Callaway Lithograph Co. 513 Howard
Mayholline Co. 32 Clay

Olsen, O. E. Lithograph Co. 326 Jackson
Schmidt Lithograph Co. 24 & Grant
Union Lithograph Co. 741 Harrison

LIVERY STABLES.
Killy, Thomas, & Sons. 1629 Pine

LUMBER DEALERS.
Acme Lumber Co. Sixth & Channel
Albion Lumber Co. 145 Berry
Benson Lumber Co. 901 Alaska Commercial Bldg.
Collins, Geo. H. 502 California
Connelley, E. D. 2401 San Jose Ave.
Dodge, E. L. Co. 15 California
Dolbeer & Carson Co. Merchants Ex.
Ford, Chas. D. Co. Merchants Ex.
Gray, H. H. Co. Foot of Third St.
Greenevald, Otto H. Santa Cruz
Hammond Lumber Co. 260 California
Hihn, F. A. Co. Santa Cruz
Hobbs, W. A. Co. Fifth Bldg.
Hooper, C. A., & Co. Balboa Bldg.
Hooper, F. P. & J. A. 110 Market
Howard, B. A., & Co. Howard
Hume, G. W., & Co. 713 Marvin Bldg.
Kraus, J. H. Twenty-third & Shotwell
Kraus, S. B. Foot of Third St.
Pine Pole & Talbot. Foot of Third St.
Port Plankly Mill Co. 16 California
Rosen, W. P. 234 Van Ness
Seymour & Elliot. 142 Townsend
Simmon Lumber Co. 112 Market
Simpson, J. W. 112 Market
Soule, John P. 112 Market
Standish Hickney Lumber Co. Big
Tanaka Mill Co. 310 Sansome
Templeman, Henry. 42 Market
Truchsess, L. W. First National Bank Bldg.
Union Lumber Co. Crocker Bldg.
Van Arsdale & Co. Fifth & Brannan
Wedding, G. X. James Flood Bldg.
White, L. E. Co. Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.
Racon, Edw. R. 180 Grandnook Bldg.
California Hydraulic Engineering Co. 523 Market
California Tool Works. 281 Battery
Compressed Air Machinery Co. 533 Market
Cyprien, J. 183 Fremont
Evans, C. H., & Co. 183 Fremont
Garrett, W. T. Co. Fremont & Folsom
Marshall Co. 146 Sonoma
Marshall, C. W. 76-80 First
Moore & Gottfried Co. 55 Main
Nelson, Chas. G. & Co. 402 Mission
Pacific Tool & Supply Co. 402 Mission
Pennington, G. W. & Sons. 314 Polson
Perron, Reading & Co. Grandnook Bldg.
Riz Compressed Air & Drill Co. 219 Spear
Union Tool Works. 152 Spear
Insurance Bldg. California
Young, A. L. Machinery Co. 25 Fremont

MANUFACTURERS' AGENTS.
Alden, S. F. & Co. 560 Crocker Bldg.
Coates, A. H. 44 Market
Elmendorf, W. M. 721 Market
Freer, Burr W. 717 Market
French & Linforth. Wells Fargo Bldg.
Hudson & Elmer. 544 Van Ness
Hudson & Merten. 544 Van Ness
Lumcombe & Isaacs. 32 Battery
Raydwell & Co. 146 Sonoma
Morgan & Allen Co. 135 Battery
Robinson Bros. Third & Mission
Salch, Geo. H. 142 Mission
Seagren, F. M. 135 Bush
Simonds, S. E. Co. 114 Sansome

MANUFACTURERS OF TOOLS AND BUILDING HARDWARE.
Falls Mfg. Co. 317 First

MARBLE WORKS.
Musto, Jos. Sons-Keenan Co. 635-655

MATRASSES AND UPHOLSTERY.
Cleone, John P. Co. 15th & York
Crescent Feather Co. 19th & Harrison
Hoy, John, & Co. 15th & Harrison

MEN'S FURNISHING GOODS—RETAIL.
Bullock & Jones. Post & Kearny
Ellis, Milton & Co. 7 Stockton
Dorey & Cunningham. 11 Market
Hanson & Co. 215 Market
Ragerson, J. C. 1017 Valencia
Togery, The. 10 Kearny

MEN'S FURNISHING GOODS—WHOLESALE.
Cluett, Peabody & Co. 820 Howard
Greenbaum, W. 820 Howard
Ida, Geo. P., & Co. 740 Mission
Neustadter Bros. 740 Mission
Neustadter Bros. 740 Mission

MERCHANT TAILORS.
Bernstall, Sam. 180 Sutter
Gronwall, W. L. Co. 704 Market
Inchell, J. M., & Co. Sutter & Montg.
Lyons, Chas. 718 Market
Reid, J., & Son. 832 Market
Roth, Henry, Co. 612 Market
Ulrich, J. 183 O'Farrell
Valentine, R. 183 O'Farrell
Williams & Berg Co. 110 Sutter

Flinn, John, Metal Works. 324 Second
Preston Metal Works. 153 First

MICROSCOPES AND BIOLOGICAL SUPPLIES.
Bauch & Lomb Optical Co. 154 Sutter

MILK AND CREAM.
Columbia Dairy. 231 Franklin
Jersey Farm Co. 736 Eighth
Standard Milk Co. 2201 Sixteenth

MILLINERY.
Rutler-Schultz Co. 731 Market
Glock-Hazell Co. 833 Market
Hinz & Landt. 833 Market
Holm & Nathan. 86 Third
Jacob, A. & Co. 736 Mission
Muller & Raas Co. 833 Market
Simon Millinery Supply Co. 833 Market
McNeill, W. D. 930 Market
Zohel's Millinery. 23 Grant Ave.

MINERAL WATERS.
Eggers, Chas., & Co. 128 Eureka
Shasta Water Co. 6th & Brannan
Union Seltzer Water Co. 245 Ninth
Witter Medical Springs Co. 315 California

MINING COMPANIES.
Alaska Treadwell Mfg. Co. Mills Bldg.
Bourn, W. P. 234 Van Ness
Hammon, W. P. Alaska Com'l Bldg.
Ralston, W. C. 201 Sansome

MINING MACHINERY.
Hendy, Joshua, Iron Works. 75 Fremont

MOTORCYCLES.
Hendee Mfg. Co. (Pac. Coast Branch) 234 Van Ness

NECKWEAR MANUFACTURERS.
Heinemann, H. M. 130 Bush
Samter, L., & Sons. 755 Mission

NECKWEAR—WHOLESALE.
California Neckwear Co. 552 Market

NOTARIES PUBLIC.
Livy, Eugene W. 660 Mills Bldg.

NOTIONS AND SMOKERS' ARTICLES.
F. Bloch & Co. 250 Battery
Son Bros. & Co. 837 Mission

NUT DEALERS.
Sunset Nut Shelling Co. 245 Clay

OFFICE FILING DEVICES AND SYSTEMS.
Yawman & Erbe Mfg. Co. 712 Mission

OILS.
Porter, W. S. 2029 California
California Optical Co. 181 Post
Chlor-Beretta Optical Co. 120 Geary
Hirsch & Kalsner. 218 Post
Kahn, Henry, & Co. 644 Market

OPTICIANS.
Beretling Optical Co. 156 Geary
California Optical Co. 181 Post
Chlor-Beretta Optical Co. 120 Geary
Hirsch & Kalsner. 218 Post
Kahn, Henry, & Co. 644 Market

OSTER DEALERS.
Darbee & Immel. 245 O'Farrell
Morgan, O. 614 Third

PACKERS OF CALIFORNIA FOOD PRODUCTS.
Armstrong, J. K., & Co. 627 Howard

PACKERS OF CANNED SALMON.
Alaska Packers' Ass'n. 145 Rialto
St. Denis, J. 145 Rialto

PACKING HOUSE PRODUCTS, TALLOW AND COTTONSEED OIL.
Willits & Patterson. File Bldg.

PAINTS AND OILS.
Bass-Heuter Paint Co. 816
Clineh, C. G., & Co. 144 Davis
Emmerick & Duncan. 663 Howard
Fuller, W. & Co. 201 Mission
Manner, Brax. 19 Market
Nason, R. N., & Co. 151 Potrero
Shaw-Williams Co. 454 Second
Whittier-Cobb Co. Howard & Beale

PAINTERS AND PAPER HANGERS.
Brace, N. 459 Valencia
Fraser, John P. 791 O'Farrell
St. Denis, J. 145 Sutter

PAPER MANUFACTURERS.
Taylor Paper Co., Inc. 318 Davis
Willamette Pulp & Paper Co. 725 Market

PAPER, PAPER BAGS AND PAPER BOXES.
Blake, Moffit & Towne. 41 First
Bonastell & Co. 118 First
Cal. Paper & Board Mills. 311 California
Cal. Paper Box Co. 3175 Seventeenth
Crown-Columbian Pulp & Paper Co. 701 Alaska Commercial Bldg.
Fiehlhacker, A. & Co. 134 Fremont
Pacific Coast Paper Co. 545 Mission
Swick, C. E., Art. Graham Paper Co. St. Louis, Mo. 311 California
Zeilerbach Paper Co. Battery & Jack'n

PATENT BOOR OWNERS AND CLOSERS.
Rischmuller, Geo. 3112 Nineteenth

PATENTED DEVICES, TOOLS AND DIES.
M. P. Schell Mfg. Co. 509 Howard

PATTERN MAKERS AND MILL WRIGHTS.
Reed, W. H. & Co. 30 Main

PERFUMES.
Rieger, Paul, & Co. 116 First

PHARMACEUTICAL PREPARATIONS.
California Elix Syrup Co. 393 Church
Nat. Pharmacy Co. 17th and Wood, Oakland
Scott & Gilchrist. 15 Ecker
Viavi Co. 626 Pine

PHOTOGRAPHERS.
Rushnell Photo Co. 1142 Market
Water, R. B. Co. 73 Market
Weidner, Chas. 787 Market

PHYSICIANS AND SURGEONS.
Bryant, Edgar R. M. D. 250 Post
O'Fevlynn, Frederick W. M. D. 301
Phelan, B. D. 1055 Pine
Gibbons, Henry, Jr. M. D. 250 Post
Mann, C. S. M. D., P. O. Box 214, H. F. Merritt, George W. M. D. 2323 Wash'n
Montgomery, D. W. M. D. 2419 Al
Palmer, Geo. H. M. D. 2446 Jackson
Pischel, Kaspar, M. D. Butler Bldg.
Rosenstein, Julius, M. D. 126 Stockton
Solferino, Grant, M. D. 708 Schroth Bldg.
Sherman, Harry M. M. D. 2125 Jackson
Veeckl, Victor G. M. D. 381 Bush
W. V. D. 319 Sutter
Watkins, Jas. T. M. D. Union Square Bldg.

PIANO AND ORGAN DEALERS.
Allen, Wiley F. M. D. 310 Kearny
Baldwin Co. The. 310 Sutter
Howers, J. T. & Son. 556 Post
Keller, J. S. & Co. 863 Post
Elera Music Co. 975 Market
Kohler & Chase. 40-62 O'Farrell
Maury, Byron. 250 Stockton
Pierce, Walter S., Co. 689 14th St.
Sherman-Clay Co. Kearny & Sutter

PIANOS—WHOLESALE AND MANUFACTURERS.
American Piano Co. 150 Post

PIPE, RIVETED STEEL AND TANKS.
Western Pipe & Steel Co. 444 Market

PLUMBERS.
Snook, Wm., & Son. 602 Clay
Wiles, W. F. 1177-1179 Third
Wittmann, Lyman, & Co. 315 Polk

PLANING MILLS.
Holden-Deuprey Co. 126 W. Mission

PLUMBING, HEATING & STEAM SUPPLIES.
Crane Co. Second & Brannan
Danzel-Moller Co. 543 Mission
Haines, Jones & Cadogan. 851 Folsom
Nelson Mfg. Co. N. O. 378 Howard
O'Hair, John E. 617 Mission
Patt, George H., Co. 617 Mission

PORK PACKERS AND PROVISION DEALERS.
Armour & Co. Battery & Union
Heinemann & Son. 1040 McAllister
Roth, Blum & Co. 50 California
South S. F. Packing & Pvn. Co. 407 Front
Western Meat Co. 6th & Townsend
Wilbert Bros. 6 Taylor

POST CARD MANUFACTURERS.
"Arden" Post Card Co. 53 Market
Mitchell, Edw. H. 3363 Army

POULTRY AND DAIRY PRODUCE.
O'Brien, Spotoano & Mitchell. 10 Kearny

POWER WORKS.
E. I. Du Pont de Nemours Powder Co. Chronicle Bldg.

POWER.
Sierra & S. F. Power Co. 85 Second

PRESS CLIPPINGS.
Allen's Press Clipping Bureau. 88 First

PRINTERS.
Harry, J. H. Co. 1124 Mission
Rushnell Photo Co. 68 Fremont
Brown & Power Stationery Co. 335 California
Bridges, J. W. 335 California
City Printing Co. Williams Bldg.
Dempester Bros. 447 Mission
Harris, John E. 470 Howard
Gilmartin Co., The. Stevenson, nr. First
Monahan, John, & Co. 311 Battery
Nelson Mfg. Co. 378 Howard
Phillips & Van Orden Co. 51 Howard
Shannon, Conny Price Co. 509 Sansome
Shaw-Williams Co. 454 Second
Torres, Jos. M. 509 Sansome

PROPERTY OWNERS.
Crocker Estate Co. Crocker Bldg.
Flood, James L. James Flood Bldg.
Hayes, D. W. Orange, Cal.
Holmes Investment Co. The. 470 Howard
Hoy, John, & Co. 15th & Harrison
Irving, James. Crocker Bldg.
Marve, Geo. T. Jr. 467 O'Farrell
McGowan, H. W. 1916 Broadway
Pacific Co. Pacific Bldg.
Parrott, John. 502 California
Schuster, H. 14 Montgomery
Shiels Estate Co. 68 Post

PUBLIC STENOGRAPHERS.
Cooper Erwin M. & Co. Crocker Bldg.

PUBLISHERS.
Heers, J. H. M. 717 Market
Commercial News Pub. Co. 627 Commercial
Record Printing Pub. Co. 130 McAllister

PUMPING MACHINERY.

Dow, Geo. E., Pumping Engine Co., Sheldon Bldg.
Jackson, Byron, Iron Works, 231 Market
Woodin & Little, 233 Fremont

RAILROADS.

Payson, A. H., Assistant to the Pres.,
Santa Fe Ry. Co., Monadnock Bldg.
Western Pacific Ry. Co., 261 Montgomery

RAILWAY EQUIPMENT & SUPPLIES.

Dodge, Douglas W., Chronicle Bldg.
Beckles & Smith Co., 71 First
Livermore, Norman B., Co.,
Pennsylvania Bldg.
The Chronicle Bldg.

RATTAN WORKS.

Coulter's Rattan Works, 1131 Sutter

REAL ESTATE DEALERS.

Abrahamson Bros. & Co.,

Andrews, T. P., 404 Chronicle Bldg.

Armstrong & Co., 227 Montgomery

Arson Realty Co., 260 Sutter

Babin, Landry C., Co., 423 Kearny

Baldwin & Howell, 318 Kearny

Bell, Paul, 261 Montgomery

Boardman Bros. & Co., 608 California

Bovey, Toy & Co., 111 Montgomery

Brown, R. S., 231 Market

Curran, 335 Montgomery

Cowden, J. B., 335 Montgomery

Edwards, H. & Co., 335 Montgomery

Edwards, L. B., 335 Montgomery

Edwards, Reed & Brady, 345 Montgomery

Getz, Sol., & Sons, Inc., 335 Montgomery

Glavin, Wm., 335 Montgomery

Grady, John H., 161 Sutter

Harrigan, 335 Montgomery

Healy & Gillespie, 714 Market

Heyman, Oscar, & Bro., 703, 356 Pine

Hoag, W. R. & Co., 703, 356 Pine

Hooker & Lent, 703, 356 Pine

Kahn & Feder, 1209 Flood Bldg.

Kell, 1209 Flood Bldg.

Klamath Development Co., 1209 Flood Bldg.

Lambert, 1209 Flood Bldg.

Lane, 1209 Flood Bldg.

Levy, F. & Co., 325 California

Lichtenstein Bros. Co., 241 Market

Lincoln Realty Co., 325 Mills Bldg.

Lyon & Hoag, 325 Mills Bldg.

Madison & Burke, 306 Merch.

Magee, Thos., & Sons, 325 Bush

Marston, Frank W., Col. Marston Bldg.

McElroy, R. D., 605 Pine

McGraw, John, & Co., 332 Montgomery

McGuire, W. B., & Co., 125 Sutter

Mooser & St. Germain, 125 Sutter

Oliver, E. B., & Co., 125 Sutter

Parkside Realty Co. of S. F., 409 Crocker Bldg.

Parker, John, 121 Sutter

Rich, J. & Co., 14 Montgomery

Robson & Sattler, 14 Montgomery

Ross, P. & Co., 49 Post

Sachs, Sanford, 140 Geary

Social, 201 Euclid Ave.

Schroth Co., The, 251 Kearny

Schultz, L. A., 251 Kearny

Shaw, Geo. B., & Co., 27 Monty

Skinner, 630 Chronicle Bldg.

Skilton, E. W., 484 California

Strasbourg, J. & Co., 484 California

Truman Investment Co., 484 California

Umbach, C. H. & Co., 20 Montgomery

Van Rheln Real Estate Co., 141 Sutter

Wayman, Guy T., 141 Sutter

Weissman Bros., 141 Sutter

Whitell, Geo., 141 Sutter

Whitell, Geo., 141 Sutter

Williams & Surryhoe, 141 Sutter

Wright & Holman, 141 Sutter

Wright, J. W., & Co., 228 Montgomery

REFINERIES.

Selby Smelting & Lead Works,

Merchants Exchange, 8th Floor

RESTAURANTS.

Bair, U. G., 419 Montgomery

Bernie, 419 Montgomery

Beths Cafe, 421 Bush

Brown, 421 Bush

Cafe Odeon, 421 Bush

California Cafe, 421 Bush

Cherry, 421 Bush

H. Debert & Co., 390 Geary

Forster-Lausten Co., 55 Sutter

Gilard's Grill, 134 Union Square

Golden Pheasant, The, 55 Sutter

John's Restaurant, 57 Ellis

Kilham & Hayden, 57 Ellis

Louis Fashion Restaurant, 524 Market

Mende Co., Inc., 524 Market

New Frank Restaurant, 471 Pine

Oyster Loaf Cafe & Grill (Inc.), 471 Pine

Portola-Louvre Restaurant, 18 Powell

Ravin, 384 Geary

Solaris Grill, 384 Geary

St. Germain, 60 Ellis

Tait-Zinkand Cafe, 163 O'Farrell

Waffle Kitchen Co., The, 723 Market

ROOFING AND BUILDING PAPER.

Pacific Refining & Roofing Co.,

Paraffine Paint Co., 34 First

RUBBER GOODS.

Bowers Rubber Works, 62 Sacramento

Diamond Rubber Co., 2nd & Mission

Gorham-Revering Rubber Co., 50 Fremont

New York Belting & Packing Co.,

Winslow, C. R., & Co., 653 Howard

RUBBER STAMPS, SIGNS & STENCILS.

Moine, Klinkner Co., 1212 Market

Patrick & Co., 560 Market

RUBBER AND COFFEE GRINDERS.

Hidalgo Plantation & Commercial Co.,

Russ Bldg.

RUG MANUFACTURERS.

California Rug Co., 2147 Lombard

SAFES.

Herring-Hall-Marvin Safe Co.,

Hermann Safe Co., The, 120 Folsom

Parcells Safe Co., 577 Market

Krauff, F. O., care Howe Scale Co.,

T. C. Combs, 333 Market

SCHOOL AND KINDERGARTEN SUPPLIES.

Bradley, Milton, Co., 575 Market

Webster, C. E., & Co., 365 Market

SCHOOL BOOK PUBLISHERS.

Doub & Co., 717 Market

Ginn & Co., 717 Market

SCREEN WORKS.

Quick, John, 118 Haight

SEEDS AND PRODUCE.

Volkmann, Chas. M., & Co.,

Sansone & Broadway

SEED GROWERS.

Melson, W. H., & Co.,

Morse, C. C., & Co., 48 Jackson

SEWER PIPE AND TERRA COTTA.

Clark, N., & Sons, 112 Natoma

Stodger Terra Cotta Co., 729 Mills Bldg.

SEWING MACHINES.

Singer Mfg. Co., 1156 Market

White Sewing Mach. Co., 1156 Market

SHEET METAL WORKS.

Cronan, W. C., 13-23 City Hall Ave.

Delano Bros., 70 Spear

SHIP CHANDLERS.

Foard-Barstow Ship Chandlery Co.,

Havide, Withers & Davis, 34 Steuart

Hendry, C. J., Co., 64 Clay

Joselyny, G. M., & Co., 74 S. Main

Sellers & Madison Co., 36 Market

Weeks-Howe-Emerson Co., 51 Market

SHIP STORES.

Whelan, Jas. J., 110 Main

SHIPPING AND COMMISSION.

Alexander & Baldwin,

American Trading Co., 244 California

Balfour, Guthrie Co., 350 Sansone

Benson, 350 Sansone

Bates & Co., 350 Sansone

Gale Bros., 408 Davis

Grace, W. R., & Co., 260 California

Herrmann, Geo., Co., 310 Sacramento

Johnson-Locke Mercantile Co.,

Lund, Henry, & Co., 391 Marine Bldg.

Meyer, Wilson & Co., 464 California

Moore, Ferguson & Co., 464 California

Otis, McAllister & Co., 310 California

Parrott & Co., 320 California

Plummer, 320 California

Spreckels, J. D., & Bros., Co., 60 Calif.

Williams, Dimond & Co., 310 Sansone

SHIRT MANUFACTURERS.

Eloesser-Herzog, 71 Battery

Ida, George P., & Co., 762 Mission

Uman, Selligson & Brown, 762 Mission

SHOE GOODS.

Dolliver Bros., 619 Mission

SILKS.

Hart, B., & Brother, 14 Sansone

Clayburgh Bros., 14 Sansone

SILK MANUFACTURERS.

Nanotuck Silk Co., 515 Market

Carlson-Currier Co., 114 Sansone

SILVERWARE.

Graves, W. E., 717 Market

SOAP AND TALLOW MANUFACTURERS.

Flachbeck Soap Co., 17th & R. Island

Lund, Otto & Co., 117 Diamond

SODA WATER SUPPLIES.

Becht, G. J., & Co., 602 Mission

Soda Water Manufacturers,

Stationers and Paper Dealers,

Carlisle, A., & Co., 261 Bush

Crocker, H. S., Co., 460 Market

Dixon, Fish & Co., 205 California

Payot Stratford & Kerr, 42 Fremont

Schwabacher-Frey Stationery Co.,

Upham, Isaac, Co., 104 Battery

White & Farnsworth, 425 Montgomery

STEAM ENGINE MANUFACTURERS.

Ohmen Engine Works, 17th & Cass

STEAMSHIP AND TRANSPORTATION COMPANIES.

California Transportation Co.,

Capelle, Robert, 250 Powell

Cook, Thos., & Son, 659 Market

Etore Patriz & Co., 115 Monty

Hamburg-American Line, 160 Powell

Pacific Coast Steamship Co., 112 Market

Toyok Kisen Kaisha, 112 Market

Monicello Steamship Co., Ferry Bldg.

Northwestern Commercial Co., 320 Sansone

Shipowners' & Merchants' Tugboat Co.,

Steel Castings,

Columbia Steel Co., 500 Hooker & Lent Bldg.

STOVEWORKS.

Eichen & Minor, 112 Market

STORE AND OFFICE FIXTURES.

Bateman, Wm., 1913 Bryant

Singh & Schindler Co., 218 Thirteenth

Stove and Iron Foundries,

Graham, James, Mfg. Co., 531 Mission

Steiger & Kerr, 18th & Folsom

STOVES AND KITCHEN APPLIANCES.

Heyman-Well Co., The, 720 Mission

Mangrum & O'Brien, 561 Mission

STRUCTURAL STEEL MANUFACTURERS.

Dyer Bros., Golden West Iron Works,

Raision Iron Works, 17th and Kansas

SUGAR REFINERIES.

California & Hawaiian Sugar Refin-

ing Co., 254 California

SURGICAL INSTRUMENTS.

Walters Surgical Co., 393 Sutter

SURVEYING AND NAUTICAL INSTRUMENTS.

Lietz, The A. Co., 632-634 Commercial

SYRUPS.

Long Syrup Refining Co., 1601

Pacific Coast Syrup Co., 713 Sansone

TAG MANUFACTURERS.

Dennison Mfg. Co., 833 Market

Tailors' CLOTHS, TRIMMINGS AND WOOLENS.

Arnstein, Simon & Co., 3rd & Mission

C. W. R. Ford Co., 164 Sutter

Reiss Bros. Co., 114 Kearny

TANNERS.

Eagle Tannery, 36th & San Bruno Ave.

Legatit-Hellwig Tanning Co.,

Northern Tanning Co., Sixth Ave. South

Tannet Tanning Co., 1501 San Bruno Ave.

Tauf, Wm., Tanning Co., 1501 San Bruno Ave.

TEAS, COFFEES AND SPICES.

Brandenstein, M. J., & Co., 126 Mission

Folger, J. A., & Co., Howard & Spear

Hills Bros., 175 Fremont

Schilling, A., & Co., 2d & Folsom

Thierbach, Chas. F., Co., 443-445 Battery

Wilson's, 970 Market

TELEPHONE AND TELEGRAPH COMPANIES.

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association, 1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion of ideas, but the views presented are not necessarily those of the Merchants' Association.

No personal, partisan or sectarian question addressed to these columns.

No advertisements are inserted and no subscription price is charged.

Communications must bear the signature of the writer.

Facts upon municipal affairs will be the first consideration of the Review.

FRANK MORTON TODD, Editor.

WE ARE IMPROVING.

It is a remarkable thing that the pay-as-you-enter cars should be equipped with push buttons to enable the passengers to indicate where they would like to alight. The Merchants' Association begged the company to connect the buttons about two years ago and received the assurances of the officials that on account of some mysterious peculiarity of the people of this city it was impossible; although, as the "Review" pointed out, push buttons were in use in Washington, D. C., in St. Louis, and in Honolulu, and we felt that San Franciscans were as able to apply the right amount of pressure as Missourians, Kanakas or Congressmen. Have we improved so much of late that we can now be trusted with them, although two years ago it wouldn't do at all?

BRIDGING THE BAY.

In endorsing the general idea and purpose of a bridge across San Francisco Bay, the Merchants' Association does not mean to foreclose the case against the accomplishment of the same object by tunnel, should a tunnel project ever arise in such form as to appear the better of the two. The thing desired is more easy and rapid communication between San Francisco, and Oakland, Alameda and Berkeley, with their suburbs. Some selfish opposition might arise, based on a misconception of the effect on private interests, as it did in the case of the Brooklyn Bridge, but it will not come from any organization with the welfare of the community at heart, and in its head the intelligence to understand that the faster the bay region grows the more certain is the future prosperity of every section of that region.

The second Pan-Pacific Congress will be held at Honolulu February 19 to 24, 1912. The honorary president is the Governor of the islands, the president is W. H. McInerney, and the secretary is H. P. Wood, secretary of the Honolulu Chamber of Commerce.

There are still undistributed some copies of the Association's "Handbook of Manufacturers in and About San Francisco." The price to members of the Association is 15 cents and to non-members 25 cents.

PANAMA EXPOSITION BOOMERS CAPTURE THE STATE FAIR

San Francisco Day Made Memorable by a Special Train Load of Visitors from This City

Preceded by its "official herald," who announced its coming by bugle music on a long brass tuba decorated with a silken banner, a train-load of enthusiastic San Francisco boomers of the Panama-Pacific Exposition invaded Sacramento on August 29th, just to let the Capital City know that San Francisco was with it in the matter of the great State Fair, and that reciprocity in respect to fairs would be a good thing for all hands. "San Francisco Day" was one of the big days at the Capital, and the impression will not soon fade.

The party consisted of over one hundred and forty, which is some party when one considers how busy every San Franciscan is these days. It travelled in a luxurious special train, personally conducted by the commercial organizations of the city, and was received at the depot by Mayor Beard of Sacramento and a reception committee that included among its members D. W. Carmichael, president of the Chamber of Commerce; S. Glen Andrus, secretary-manager of the same organization; E. A. Brown, president of the Sacramento Jobbers' Association; L. S. Upson, president of the Retail Merchants' Association; A. L. Darrow, representing the Clearing House; C. M. Meredith, president of the Home Products League, and Louis F. Brenner, L. C. Hunter, Morris Brooke, J. W. Ely, W. F. Geary, and A. L. Crane.

The big depot resounded with the elation notes of the "assembly" played by the herald as the party stepped off the train, and then rang again with the party's special yell, composed and led by J. H. MacLafferty, and conveying the following information to everybody within a block:

Sac-ra-men-to!
No-hot-air!
We-are-here-to
See-your-fair!
Sac-ra-men-to!
Be-as-keen!
Come-see-ours!
Nine-teen-hit-teen!

The Bell Conservatory Company decorated every member of the party with carnations, and by courtesy of John A. Britton, president of the Sacramento Electric, Gas and Railway Company, there was a string of trolley cars to take the visitors out to the fair grounds, and the procession attracted as much attention from the people of the lively Capital as any feature of the State Fair this year. First came a small pilot car, carrying the official herald, William Hooper, trumpeting "The Colors," "Call to Quarters" and the "President's March." His costume was of white flannel with several dozen pearl buttons; and a golden banner hung from his trumpet reading, "Panama-Pacific Exposition, San Francisco 1915." Being of the hue of Billy Emerson by gas light, and having something of the same grace of bearing, he called out a good part of the population along the way to the fair grounds. There followed a brass band provided by the reception committee, and then the travellers' cars, so gay with flowers and hunting as to look like floats.

At the Fair the party distributed ribbons all over the grounds and soon had the whole

place looking like a San Francisco capture. Some interesting races were seen to advantage, and the stock show attracted much attention. The horticultural exhibits were exceptionally fine, especially those of Los Angeles, Fresno, Placer, and Merced Counties.

The trip was much enjoyed by the participants and made a great hit with the Sacramento people, whose reception and treatment of their guests were cordial in the extreme. Among those that carried San Francisco's message of good will were the following, according to the list of reservations made up to 5 p. m., August 28th:

M. H. Robbins, Jr., President Merchants' Association of San Francisco.

Capt. William Matson, President Chamber of Commerce.

Representing Panama-Pacific International Exposition Co.: Chas. S. Fee, S. Fred Hogue.

Representing Exploitation and Publicity Committee, Panama-Pacific International Exposition Co.: Colvin B. Brown.

Representing the Down Town Association: Byron Mauzy, Paul T. Carroll, A. J. Rossi, O. F. Schiller.

Representing the Home Industry League: C. H. Workman, Chairman; H. M. Owens, J. C. Kortick, Col. Geo. H. Pippy.

T. C. Friedlander, Secretary Merchants' Exchange; L. M. King, Secretary Merchants' Association of San Francisco; Warren Marley, Assistant Secretary, Merchants' Association of San Francisco; Frank Morton Todd, Editor Merchants' Association "Review"; W. D. O' Kane, Gen. John A. Koster, Major F. V. Keesling; C. A. Horne, representing San Francisco "Chronicle"; Frank O. Stallman, Henry D. W. Dye, William Knapp, Miss Estella Knapp, J. K. Firth, B. P. Jaggard, E. W. Newhall, J. W. Treadwell, Joseph Martin, Mr. and Mrs. H. Dale, Mr. and Mrs. C. Hufschmidt, Isaac Anderson, George H. Crawford, Stephen G. Sears, Ben D. Dixon, Walter G. Gannon, Dr. O. F. Westphal, M. E. Morris, J. Wolf, F. W. Snook, M. T. Freitas, E. L. Baldwin, F. W. Swanton, Mr. and Mrs. Edwin A. Wasserman, P. Dietrich, William Corbin, Aggie E. Corbin, E. Winifred Corbin, Mr. and Mrs. W. F. Davis, Catherine A. Davis, Joseph A. Leonard, Arthur A. Prausnitz, W. F. Cordes, William A. Schultz, Michael S. Alexander, Arthur Joel, William Sexton, A. L. Young, Clarence E. Locke, Wallace Wetherbee, C. M. Wooster, John P. Fraser, H. L. Ramsay, Mr. and Mrs. W. Brandon, C. Knobloch, Mrs. Roy Darr, Mrs. S. Fred Hogue, T. F. Quinlow, H. R. Kaul, William Nelson, W. S. Kishibury, Mr. and Mrs. P. Connell, J. W. Chute, Mr. and Mrs. William J. Thorpe, Lee H. Newbert, Mr. and Mrs. J. H. MacLafferty, C. R. Teas, T. A. Wood, W. C. Kiefer, E. L. Reese, Frederick Tacklich, B. E. Thiersbacher, Mr. and Mrs. Frank Lockwood, Mr. and Mrs. E. R. Bacon, Mr. and Mrs. Robt W. Neal, W. Hearn, Mr. and Mrs. F. S. Kellogg, G. K. Clayton, Mr. and Mrs. J. J. Newbegin, Mrs. William Matson, Miss Matson, John A. Buck, Frank J. Anthony, James A. Clinton.

A communication has been received from the secretary of Division 115 of the Order of Railroad Conductors thanking the Association for the hospitality extended by it to the delegates of the order during their recent sojourn in the city.

It is the opinion of the City Engineer's department that the work done by the Association's Bureau of Inspection is saving the taxpayers from four to five per cent on the amount of the contracts for public work under the bond issue, in the form of greater efficiency and higher quality of performance.

Well, you registered. Now vote!

Merchants' Association REVIEW

PUBLISHED MONTHLY BY
THE BOARD OF DIRECTORS.

DEVOTED TO MUNICIPAL GOVERNMENT
AND PUBLIC INTERESTS.

The Columns of this Paper are for the Discussion of Ideas, but the Views Presented are not Necessarily those of the Merchants' Association.

VOL. 16

SAN FRANCISCO, CAL., OCTOBER, 1911.

No. 182

Your City's Opportunities Are Your Opportunities

San Francisco must have the largest Chamber of Commerce on the Pacific Coast. Nothing less would be commensurate with the dignity and importance of the metropolis.

There ought to be 4,000 members, all subscribing and all willing to serve their city in any way that may be required of them.

The Chamber of Commerce will represent the only general organized effort to drive the city onward. It is going to be the internal combustion engine of the most progressive city in America. And it needs gasoline.

The cities of the East had their day for growth and development. San Francisco's is just dawning.

Great things can be brought about for the city during the next few years if it has an organization determined to do it, and with sufficient power to carry out its determination.

Without such an organization we can only drift. Drift-wood may keep up with the current, but it never gets ahead.

Do you, Mr. Citizen, want to see your city filled with a hustling, prosperous population, with great manufacturing and commercial institutions, with a rich foreign trade, and shipping crowding her docks, with attractive residence districts, with clean pavements and smooth sidewalks and good sewers, and low tax and insurance rates, a fine school system and all those adjuncts of civilization that make a modern city great and wealthy.

Then join hands with the men that have volunteered for the service of building up the San Francisco Chamber of Commerce so that it may build up your city and your opportunities, *for you*.

The Merchants' Association closes its books with 1375 members. The Chamber of Commerce must begin with more members than that, if it is to carry on the work of the four amalgamated organizations.

But carrying on the work will not satisfy anyone.

The new organization has not been formed to "carry on the work," but to increase it and better it, to broaden it out until its influence reaches all over the world.

All the progressive cities of the East have such organizations, filled with vigorous, energetic, active men, ambitious for their cities and determined to make them great. New York has its powerful Merchants' Association, Boston its "Boston 1915, Inc.," Chicago its hustling "Association of Commerce," Buffalo its "Chamber of Commerce and Manufacturers Club," Wheeling, W. Va., its progressive "Board of Trade," Rochester, Baltimore, St. Louis, Houston, Tex., every city in the country of any importance or hope of improvement, has its centralized agency for getting those things done that mean advancement but can only be accomplished by unofficial collective effort.

Even New South Wales sends a commissioner to the United States to promote immigration to Australia.

And San Francisco has a better opportunity for growth during the next few years than any of them, with the possible exception of New York itself. Its commercial position to-day is remarkably like that of Chicago two generations ago; with a rich back country in process of rapid development, and a concentration of transportation lines by sea and land that is going to make it one of the main focal points on the traffic map. Nobody can predict what this city will be ten years hence, if its commercial and industrial conditions are made what they should be, now.

JOIN HANDS AND HELP PREPARE THE WAY! GIVE YOUR CITY THE GREAT COMMERCIAL ORGANIZATION OF THE PACIFIC COAST, A UNIT FOR HER WELFARE, WITH AN IMPORTANCE AND DIGNITY THAT WILL MAKE ITS VOICE AUTHORITATIVE WHEN IT SPEAKS. IN MATTERS OF COMMERCIAL INTEREST IT IS GOING TO REPRESENT YOUR CITY BEFORE THE WORLD. MAKE THAT REPRESENTATION WORTHY OF SAN FRANCISCO.

DO THIS FOR SAN FRANCISCO.

Make Every Postage Stamp Advertise Your
City Until 1915.

Mr. Citizen:

Here's something you can do for your city. It won't cost you much and it'll work like an eight-day clock: all day and all night. All you'll have to do will be to wind it up. It's this:

Have your stationery—letter heads and envelopes—embossed, printed, stamped, or in any other way decorated and bedizened, with some legend, statement or device calling attention to the Panama-Pacific Exposition in this city.

Put it on everything. If you are an exporter, put it on your packages and cases; make it your "chop." If you are an importer, reiterate your orders with it. If you are a retailer, tell it to your wholesaler in the East, unless you have the good taste to trade at home. If you are a wholesaler tell your country customers. If you just came west, write it to your old friends back in Maine, or Missouri, Show 'em.

If you feel awful poor this year, put it on with a red rubber stamp. If you feel a little easier than that, have it printed, or engraved. But if you really want to come strong and make a hit, for the Exposition, for your city and for yourself, get a good, effective design, have a die made, and have

the little reminder embossed in lumpy letters that look like real money.

And the Publicity Sharp of the Exposition Company says the best place to put it on the letter head is at the foot.

He offers these suggestions:
PANAMA-PACIFIC INTERNATIONAL EXPOSITION, SAN FRANCISCO, 1915.

CALIFORNIA WELCOMES THE WORLD TO THE EXPOSITION CITY, SAN FRANCISCO, 1915.

Take your choice; but it might be better if every one tried for something original—somebody might hit upon that elusive "best thing yet" that we are all looking for.

Anyhow, do it.

Get something done.

NEW CHAMBER OF COMMERCE IS NOW IN RUNNING ORDER.

Directors and Officers are All Chosen and It
will Soon Occupy Its New Offices.

Organization of the San Francisco Chamber of Commerce became effective on October 1st. Articles of incorporation have been filed, officers and directors have been elected, committees and committee heads have been appointed, and the offices have been concentrated on the thirteenth floor of the Merchants Exchange Building. The consolidation that has been labored for during fifteen months is a fact at last, and in running order.

The officers are:

President, M. H. Robbins, Jr.
1st Vice President, Wm. T. Sesnon.
2nd Vice President, Horace H. Allen.
3rd Vice President, Capt. Robt. Dollar.
Treasurer, Frank B. Anderson.
Secretary, A. B. C. Dohrmann.
Assistant Secretaries, T. C. Friedlander,
C. W. Burks, L. M. King.
Attorneys, Wright and Wright and Stetson.

The following constitute the Board of Directors:

W. M. Alexander, of Alexander & Baldwin.
H. H. Allen, of the Morgan & Allen Co.
Frank B. Anderson, of the Bank of California.
George C. Boardman, of Boardman Bros. & Co.

Paul T. Carroll.
A. B. C. Dohrmann, of the Nathan-Dohrmann Co.

Capt. Robt. Dollar of the Robt. Dollar Co.
John S. Drum, of the Savings Union Bank of San Francisco.

W. J. Dutton, of the Fireman's Fund Insurance Co.

M. H. Esberg, of M. A. Gunst & Co.
Capt. Wm. Matson, of the Matson Navigation Co.

W. N. Moore of the Moore-Watson Dry Goods Co.

Henry D. Nichols, of the Tubbs Cordage Company.

M. H. Robbins, Jr., of the Otis Elevator Company.

Robert A. Roos, of Roos Bros.

A. L. Scott, of the Pacific Hardware & Steel Co.

Wm. T. Sesnon, of the Sesnon Oil Co.
Jos. Sloss, of Louis Sloss & Co.

Frank A. Somers, of Somers & Co.
James Tyson, of the Charles Nelson Co.

James Woods, of the St. Francis Hotel.

The standing committees thus far appointed are as follows:

Membership—Frank A. Somers, W. M. Alexander, James Woods, A. L. Scott, Joseph Sloss, James Tyson.

Finance and Auditing—W. J. Dutton, Frank B. Anderson, John S. Drum, A. B. C. Dohrmann.

Affiliated and Subordinate Organizations—W. M. Alexander, Capt. Wm. Matson, Robt. A. Roos, Joseph Sloss.

Publicity—Paul T. Carroll, Geo. C. Boardman, Capt. Robt. Dollar, Henry D. Nichols.

The following committee chairmen have been appointed, and will fill out their committees as soon as possible:

Foreign Trade, Capt. Robt. Dollar; Insurance and Fire Protection, W. J. Dutton; Legislation, M. H. Esberg; Manufactures

and Local Industries, Henry D. Nichols; Municipal Affairs, Geo. C. Boardman; Reception and Entertainment, W. T. Sesnon; Statistics and Information, James Tyson; Transportation, A. L. Scott; Ways and Means, W. T. Sesnon.

In addition, there will be committees on Banking and Currency, Arbitration, and National and Foreign Affairs.

No time was lost after the organization was once resolved upon. The whole machinery will soon be in effective condition.

HOW TO VOTE ON THE AMENDMENTS

Merchants' Association Makes Its Recommendations

Pursuant to custom the Board of Directors of the Merchants' Association offers to members its recommendations on the proposed amendments to the State Constitution, to be voted upon October 10th. These recommendations are the result of careful study and deliberation, and it is the hope of the Directors that their conclusions will serve as a guide to members in those cases where the voter has not had the time to give the question involved the proper consideration. The proposed amendments are presented in the order in which they appear in the Governor's election proclamation, and in which they will appear on the ballot.

	Yes	No
No. 1. Authorizing the legislature to provide for the inspection, measurement and graduation of merchandise. State action will insure uniformity. Vote "Yes."	X	
No. 2. Authorizing counties to frame freeholders' charters, as cities can now. Home rule for counties. Does not affect San Francisco. Vote "Yes."	X	
No. 3. Provides thirty-day recess of the legislature thirty days after convening, and limits number of bills that can be introduced after re-assembling to two for each member and those only on three-fourths consent. Vote "Yes."	X	
No. 4. Granting women the right to vote. As this matter is receiving thorough public discussion, the directors make no recommendation.		
No. 5. Provides that any logging railroad exercising the right to condemn private property becomes thereby a common carrier. As the legislature now has power to enact such a law, the legislature should deal with it. Vote "No."		X
No. 6. To facilitate the amendment of city charters. No reason for it. Too easy to amend charters now. Thirty-eight amendments submitted in this city at the last charter election. Vote "No."		X
No. 7. Provides for popular initiative and referendum. The directors disagree on this amendment, so they make no recommendation.		
No. 8. Recall of all elective officers, except in charter cities, including judges. Another subject on which the directors were unable to agree. No recommendation.		
No. 9. Object is to enable appellate courts to deny new trials and to refuse to reverse judgments in criminal cases, unless they are satisfied that a real legal injustice has been done. Vote "Yes."	X	
No. 10. Authorizes the legislature to pass laws compelling employers to become, practically, insurers of their employees against industrial accidents. May be abused, but ought to be passed anyway. Vote "Yes."	X	

	Yes	No
No. 11. Abolishes application of four-year-tenure-of-office clause to civil service employees. Absolutely essential to merit system in State civil service. Vote "Yes."	X	
No. 12. Gives State Railroad Commission power to regulate charges and service of public utilities. Cities retain their present power to fix rates unless they elect to surrender it; in which case they can take it back at will. Vote "Yes."	X	
No. 13. Would validate San Francisco's charter provisions seeking to put the civil service of the county offices under the merit system instead of the party spoils system. Vote "Yes."	X	
No. 14. Makes it necessary for a public service corporation wishing to lay pipes or wires under a street to get a franchise, which might open the door to franchise scandals, and tend to entrench monopoly. Vote "No."		X
No. 15. Requiring that adopted text books shall continue in use four years without changes that would necessitate the purchase of new. Vote "Yes."	X	
No. 16. Provides for an appointive railroad commission with plenary powers including right to fix actual rates. Vote "Yes."	X	
No. 17. Confirms, free from all ambiguity, provisions in city charters for majority election at primaries. Vote "Yes."	X	
No. 18. Abolishes justices of the peace and permits the legislature to establish such courts as it elects, and make them non-fee offices. No good reason for abolishing justice courts, which are of great value in minor cases. Vote "No."		X
No. 19. Prohibits railway passes except to members of the Railroad Commission, their officers and employees, and peace officers. Vote "Yes."	X	
No. 20. Provides clerk of the Supreme Court shall be appointed by the judges instead of elected. In line with the "short ballot" reform. Vote "Yes."	X	
No. 21. Makes judges of the District Court of Appeals liable to impeachment like other judges. Designed to cure an oversight in the amendment creating these courts. Vote "Yes."	X	
No. 22. Another tax-exemption; they come up every session. This one would exempt \$1,000 worth of property belonging to any resident honorably discharged from the army, navy, marine corps or revenue marine service, who had served in time of war, even if the property is in his wife's name, or belonging to the widow of such person, unless he or she owns over \$5,000 worth of property. Vote "No."		X
No. 23. Vesting the Railroad Commission with authority over long and short haul charges, increase of rates, and discrimination. Vote "Yes."	X	

THE PASSING OF THE MERCHANTS' ASSOCIATION

Organization That Has Done So Much to Promote the Welfare of the City Leaves a Proud Record of Seventeen Years of Uninterrupted Service

By the time this Review reaches its readers there will no longer be a Merchants' Association. The organization that for seventeen years has represented the best of volunteer organized effort to promote the interests of the city will have sacrificed its own existence in behalf of the same object—because that object can be forwarded faster by a larger and more powerful body. There could be no better evidence of the disinterested and unselfish character of its endeavors. It leaves a thoroughly good record, and as it quits the stage, some mention of its services to the city may serve to inspire with pride and courage those who, in following it, will be called upon to undertake still larger labors for the good of San Francisco.

Small but Promising Beginning.

The Association was organized in 1894 by just forty-seven down town merchants. At that time our streets were paved with cobbles and littered with dirt, and both streets and stores were lighted with gas. The city government operated under the old Consolidation Act, which meant that almost all city business of any importance had to be strained through the Legislature. Home rule was a dream of the future.

But laborious efforts might avail to get some of the dirt off the streets and make San Francisco a more comfortable place to visit and a better place in which to live and do business, and to that humble, but vital work, the forty-seven merchants determined to devote themselves.

It was the right beginning—at the bottom. And it led inevitably (for all municipal affairs, from sweeping streets to building city halls, are parts of one problem) to the consideration of all the complicated concerns of city management, and to the effort to institute improvements wherever possible.

With such thorough unselfishness, with such freedom from any sort of partisan bias, or personal self-seeking, were its undertakings conducted, that the Association speedily gained the confidence of the business community and came to be regarded by successive city administrations as a sort of advisory board to the municipal government itself.

Always it insisted that "city government is business, not politics," and its continuous iteration of that principle so thoroughly indoctrinated the public that the worst administrations from which the city has since suffered were in a measure restrained, and forced to make some sort of showing for the money they handled.

Early Achievements.

In January, 1897, the Review was able to say:

Three years ago the Merchants' Association inaugurated a plan of keeping the streets clean, now that system has come to stay. (As a matter of fact the Association took the contract and actually swept the streets to show the city government how it ought to be done, and drew the specifications on which the city afterward did the work. These specifications provided for about all the street sprinkling the city had at that time.)

Eighteen months ago the Association decided upon better lighting for our thoroughfares; now each artery vies with the other in the number of brilliant arc lights. A year ago the Merchants' Association secured bituminous pavement on Kearny Street and started the agitation for repaving many cobbled blocks; now, both the city and property owners have determined upon smooth modern pavements, and the cobble will soon be a museum curiosity.

A concert of action by merchants and property owners, brought about by the Association's efforts, was the genesis of electric street lighting in this city.

There had been dozens of minor matters taken up, but these are examples of the sort of problem with which the organization dealt. Its officers became paving experts, unbiased by political influence or commissions from rings of paving contractors. On the Association's request the Board of Supervisors held an open conference, in 1897, with representatives of various paving material dealers, and as a result a long stride was made in coming to an understanding of the best sort of paving to be used for the differing traffic conditions of different parts of the city.

Merited Confidence.

Within three years the Association had 837 members, a remarkable indication of the confidence reposed in it by business men.

A ceaseless agitation for better sewers was part of the Association's work at this time, and down to the bond issue of 1894, which provided for their construction.

Influence on the Charter.

The Association was largely instrumental in procuring the adoption of the present Charter, and has given guidance and direction wherever possible to all of its amendments.

Under the Consolidation Act a license tax was imposed upon merchants. This was double taxation and was shifted to the consumer. As San Francisco was one of the few cities that imposed it, the tax constituted a general drag on enterprise. The Association saw that it was excluded from the city's revenue system under the new Charter.

The vote on the Charter occurred in 1898. The Review printed a special edition containing a synopsis of it and distributed 22,500 copies to taxpayers.

In that year the Association secured the location of the Wilmerding School of Industrial Arts in San Francisco, and the establishment of a College of Commerce at the University of California.

By June of 1899 the membership had passed the 1,000 mark and stood at 1,057.

Laboring for Good Streets.

The Merchants' Association early employed an engineer to see that street paving contracts were properly executed, and thus removed the only decent objection to good paving—the fear of jobbery in the execution of the contracts. On this basis the Association was able to persuade many property owners to join with the city in providing good streets, capable of being cleaned. It has never remitted its efforts in this direction.

The Board of Supervisors, in 1899, referred the tax levy to the Association, and thirteen committees were appointed to examine the needs of the municipal departments. For many weeks these committees of busy men met every night and an exhaustive report was made to the Supervisors which had a decisive influence on the rate for the next fiscal year, and has probably had some influence on rates ever since, for it was a critical study of what the city government needed and what it did not need.

Defending the Charter.

Of course, the new Charter was attacked. The Association tendered the services of its attorney, Mr. J. Richard Freud, who, as amicus curiae, presented an able brief in the Supreme Court on behalf of the organization.

To get rid of the poles and electric wires that disfigured the streets, the Association secured the promises of the various companies operating overhead wires, to bury them, in specified districts, within certain periods, and it introduced an ordinance, which was adopted, to carry out the plan. It has not been practicable to enforce all the provisions of this law thoroughly, owing to circumstances arising out of the fire, but much good resulted, and had it not been for this work the down town corners would now be nests of feed and service wires, carried on clusters of unsightly poles.

Fighting Spoils Politics.

During the Ruef and Schmitz regime the Association held steadily to the civil service provisions of the Charter and defeated, by vigorously prosecuted lawsuits, the attempt to turn the civil service lists of the Board of Health and Department of Elections into cog wheels of the ruling machine. Four suits were prosecuted, and two defended. A decision then obtained by the Association's attorneys, Messrs. Wright & Wright, is part of the civil service law of the city today, and establishes the principle that no spoils politician in control of an office can supplant the city's servants with tools of his own by the subterfuge of abolishing the positions and creating others with the same duties and different names, in order to get around the lists of applicants awaiting vacancies.

The appliance of wire ropes and heavy posts set in permanent iron sockets in the streets, to keep the crowds out of harm's way during parades, was designed by the Merchants' Association, and the first equipment of the kind used here was presented to the city by the Association at a cost of \$1,082.

Safety and Convenience Stations.

The first safety station in San Francisco, the one at Lotta's Fountain, was presented to the city by the Association at a cost of over \$600. Seven or eight others have followed.

The Association built and presented to the city the first underground convenience station—the one at Union Square—which cost

\$5,000. It was followed by the donation of the one at Washington Square by Captain McDonald.

There is not space here to recapitulate all the public services of the organization—its drafting of ordinances and specifications to meet various needs of the city, its agitation of needed reforms, its crystallization of sentiment on affairs of community importance. Its banquets, twice a year, the largest held in the city, have been universally recognized as a forum for the discussion of the city's most serious problems. But a few items among its many lines of active service may be mentioned, merely to refresh the memory. These are some of the matters in which the Association has either taken the initiative of its own motion or has by endorsement, encouragement, cash subscription or hard work, assisted a proper outcome:

Some Cause for Pride.

Children's playgrounds, salt water fire protection system, Charities Endorsement Committee, formed by the Association and the Associated Charities, by which the merchant that avails himself of its protection is secured against imposture by charity fakers, and enabled to give real charity better support; agitation for ninety-nine year leases, formerly prohibited, now legal in this state; bond issue of 1904, voted largely on the Association's guarantee (passed at a mass meeting, which it called) that it would see that the money was well spent; licensing free flower markets on down town corners, for which the Association drew the ordinance; partial abolition of "Steamer Day," and settlement of accounts by check; lowering of Beale street grade, modern garbage incineration (when we get it), appointment of the Committee of Fifty to make San Francisco's municipal exhibit at the St. Louis Exposition, prosecution of election crimes at the primary, through which several convictions were secured, improvement of the forms of bids for city supplies and general inducement of merchants to make tenders, ordinance governing street signs, drafted by the Association; ordinance prescribing the use of the grooved girder rail by street railways, drafted by the Association, which also induced the railways to agree to it; formation of the Policy Holders' Protective League after the fire, and printing and general distribution of "proof of loss" blanks; constant expert inspection of public work under the bond issues, recommendations on Charter and Constitutional Amendments, important and valuable work of its law department on all legislation affecting the interests of the merchant, and a great deal affecting the public in general, such as shortening the time within which appeals can be taken in criminal cases, and safeguarding the writ of habeas corpus from abuse by criminals; voluminous publications of matter interesting and sometimes vital to trade, including the Handbook of Manufacturers in and about San Francisco, and the Trade Extension Excursions, which have greatly increased the jobbing business of the city, and a modern municipal accounting system.

Father to the Panama Pacific Exposition.

As the Merchants' Association prepares to retire, the Panama-Pacific Exposition is well on its way. That enterprise was born at a directors' meeting of the Association in 1904, having been first suggested by R. B. Hale, then a director, and the proof of that fact, tendered at Washington, was largely instru-

mental in securing for this city national recognition for the celebration of the opening of the canal.

And it was the Merchants' Association that first recommended the purchase by the city of the Spring Valley Water Company's plant, if it could be had for a fair price.

What It Has Stood For.

Throughout its career, the Association has represented organized good citizenship of the highest and most unselfish type. It retires, not because its usefulness is ended, for the need of such service will last as long as men live in cities, but because its officers and directors have seen that San

Francisco is entering on grander phases of development, carrying the promise of a more splendid destiny than could have been foreseen twenty years ago, and demanding guidance and motive power from a larger and stronger organization than has ever before existed on this coast. The Association retires of its own will, and choice, having, in fact, as one of its last acts, done its best to promote the consolidation in which it will be submerged. And it retires with the consciousness among its members and directors that its work has been a great work and well done, and one without which San Francisco would not be the city it is today.

THEY GAVE THEIR TIME FREELY FOR THE PUBLIC SERVICE

Men That Have Worked Faithfully in the Interest of the Municipality, Seeking Nothing for Themselves

The presidents of the Merchants' Association have been:

	From	To
F. W. Dohrmann	June, 1894	June, 1901
Frank J. Symmes	June, 1901	June, 1908
Andrew M. Davis	June, 1908	June, 1910
M. H. Robbins, Jr.	June, 1910	Incumbent

These gentlemen have served as the successive Boards of Directors:

1894-1895.
P. Beamish, Geo. D. Cooper, N. P. Cole, F. W. Dohrmann, A. G. J. Fusenot, J. Fredricks, Hugo D. Keil, M. S. Kohlberg, Kenneth McIntosh, P. F. Nolan, succeeded by A. S. Baldwin; J. O'Brien, succeeded by Vanderlynn Stow; Quincy A. Chase, J. B. Stanford, succeeded by I. L. Rosenthal; Frank A. Vail, A. W. Wilson, succeeded by Frank Swain.

1895-1896.
A. S. Baldwin, J. W. Carmany, W. G. Doane, F. W. Dohrmann, Wm. Doxey, J. Richard Freud, A. G. J. Fusenot, Hugo D. Keil, M. S. Kohlberg, Kenneth McIntosh, R. F. Osborn, Joseph Simonson, Vanderlynn Stow, Frank Swain, J. T. Terry.

1896-1897.
A. S. Baldwin, Chas. Bundschu, Jas. S. Conwell, W. G. Doane, F. W. Dohrmann, Wm. Doxey, A. G. J. Fusenot, Hugo D. Keil, M. S. Kohlberg, Henry Michaels, R. F. Osborn, succeeded by D. V. Kelly; M. A. Rothschild, Jos. Simonson, Vanderlynn Stow, Frank Swain.

1897-1898.
A. S. Baldwin, Joseph Britton, Chas. Bundschu, Jas. S. Conwell, succeeded by F. A. Brand; F. W. Dohrmann, A. G. J. Fusenot, A. G. Towne, Hugo D. Keil, D. V. Kelly, H. E. Law, Alexander McCord, John E. Quinn, Hugo Rothschild, W. R. Sherwood, Vanderlynn Stow, Henry Michaels, succeeded by J. D. Grant.

1898-1899.
A. S. Baldwin, Wallace Bradford, Chas. Bundschu, F. W. Dohrmann, J. D. Grant, Marshall Hale, Hugo D. Keil, D. V. Kelly, Geo. Liebes, John E. Quinn, Hugo Rothschild, W. R. Sherwood, Vanderlynn Stow, Rolla V. Watt.

1899-1900.
A. S. Baldwin, Wallace Bradford, Chas. Bundschu, Andrew M. Davis, F. W. Dohrmann, J. D. Grant, Marshall Hale, Hugo D. Keil, D. V. Kelly, E. B. Pond, John E. Quinn, succeeded by E. H. Mitchell; Hugo Rothschild, W. R. Sherwood, Frank J. Symmes, Rolla V. Watt, succeeded by A. J. McNicoll.

1900-1901.
A. S. Baldwin, C. S. Benedict, Chas. Bundschu, Foster P. Cole, Andrew M. Davis, F. W. Dohrmann, J. D. Grant, Marshall Hale, Hugo D. Keil, succeeded by W. I. Dutton; A. J. McNicoll, E. H. Mitchell, E. B. Pond, W. P. Redington, Hugo Rothschild, Frank J. Symmes.

1901-1902.
O. D. Baldwin, C. S. Benedict, Chas. Bundschu, Foster P. Cole, Andrew M. Davis, W. I. Dutton, M. Greenebaum, succeeded by R. H. Swayne; Marshall Hale, A. J. McNicoll, W. J. Newman, E. B. Pond, W. P. Redington, Frank J. Symmes, A. H. Vail, F. H. Wheelan.

1902-1903.
C. S. Benedict, Foster P. Cole, Andrew M.

Davis, Walter E. Dean, W. J. Dutton, R. B. Hale, F. J. Koster, A. J. McNicoll, Chas. M. Plum, A. J. Rich, P. C. Rossi, R. H. Swayne, Frank J. Symmes, A. H. Vail, F. H. Wheelan.

1903-1904 and 1904-1905.
C. S. Benedict, Foster P. Cole, Andrew M. Davis, J. A. Eveleth, M. Greenebaum, R. B. Hale, F. J. Koster, Byron Mauzy, A. J. McNicoll, P. C. Rossi, W. M. Seabury, R. H. Swayne, Frank J. Symmes, A. H. Vail, F. H. Wheelan.

1905-1906.
(Rotation Amendment adopted.)
New Directors—Geo. A. Dow, David Bush, I. O. Upham, F. J. Koster, F. H. Wheelan, succeeded by Geo. W. Spencer.

Holdover Directors—Frank J. Symmes, Andrew M. Davis, C. S. Benedict, Foster P. Cole, J. A. Eveleth, M. Greenebaum, Byron Mauzy, P. C. Rossi, R. H. Swayne, W. M. Seabury, succeeded by Hartland Law.

1906-1907.
New Directors—Hartland Law, Byron Mauzy, F. G. Sanborn, Gustave Brenner, J. A. Eveleth.

Holdover Directors—Frank J. Symmes, Andrew M. Davis, F. J. Koster, Foster P. Cole, David Bush, Geo. A. Dow, succeeded by A. H. Vail; P. C. Rossi, I. O. Upham, F. H. Wheelan, R. H. Swayne.

1907-1908.
New Directors—Andrew M. Davis, H. W. Postlethwaite, W. G. Stafford, succeeded by G. W. Spencer; R. H. Swayne, Frank J. Symmes.

Holdover Directors—Hartland Law, Byron Mauzy, Gustave Brenner, J. A. Eveleth, F. J. Koster, C. K. McIntosh, F. G. Sanborn, David Bush, A. H. Vail, I. O. Upham.

1908-1909.
New Directors—C. K. McIntosh, I. O. Upham, W. D. Fennimore, M. H. Robbins, Jr., A. W. Scott, Jr., Robt. S. Atkins, to succeed G. W. Spencer.

Holdover Directors—Andrew M. Davis, Hartland Law, Byron Mauzy, Frank J. Symmes, Gustave Brenner, J. A. Eveleth, H. W. Postlethwaite, F. G. Sanborn, succeeded by F. P. Stone; R. H. Swayne.

1909-1910.
New Directors—Hartland Law, Eugene J. Bates, Geo. C. Boardman, Gustave Brenner, Byron Mauzy.

Holdover Directors—I. O. Upham, Frank J. Symmes, Andrew M. Davis, C. K. McIntosh, R. S. Atkins, W. D. Fennimore, M. H. Robbins, Jr., H. W. Postlethwaite, A. W. Scott, Jr., R. H. Swayne.

1910-1911.
New Directors—Jos. Sloss, W. N. Moore, Frank I. Turner, R. H. Swayne, R. S. Atkins.
Holdover Directors—M. H. Robbins, Jr., Gustave Brenner, Byron Mauzy, Eugene J. Bates, Geo. C. Boardman, Richard W. Costello, W. D. Fennimore, Hartland Law, C. K. McIntosh, A. W. Scott, Jr.

Property owners and tenants in the vicinity of Battery, Bush and Market streets have petitioned the Board of Works to recommend the construction of a safety station at that point.

SAN FRANCISCO NEEDS MORE DWELLINGS THAT ARE ARTISTIC AS WELL AS LOW PRICED

Originality and Taste in Design and Material would make Her Beautiful Hill Sections as Attractive as any Residence Districts in the Country

San Francisco's outlying residence districts for people in ordinary financial circumstances might have the winsome beauty and strong attractiveness of the suburbs across the bay and the towns in Southern California, if newly opened tracts on this peninsula were treated with as much care and taste. It is not a question of money, but of intelligence and independence in design. Our lands are as beautiful, the prospects as pleasing, the landscapes, when not disfigured by commonplace "improvements," are as inspiring as any to be found in this State. The possibilities of artistic treatment are as rich as nature can supply. Unfortunately, our growth has been so vigorous that it has been characterized by unreflecting haste, and a subservience to accepted models that has made much of our home building ugly with cheap contractors' plans and stock mill-work, and in very few localities does it show originality or rational adaptability in material or composition. Monkey-see-monkey-do imitiveness has tragically blighted it. An effort is being made to remedy this condition by encouraging the construction of inexpensive dwellings of the bungalow type in some of the tracts that are just being opened and marketed. As this is a most valuable movement, and likely to have important results on the future population of the city, the "Review" has obtained the article below from a gentleman well qualified to discuss the subject from the business (which is likely to be the only effective) standpoint. He withholds his name, in order that his valuable suggestions may not have the appearance of personal motive.

There is no question but that San Francisco has lagged behind other cities in the creation and development of districts of artistic and attractive homes. This city suffers by comparison, for instance, with Oakland and Los Angeles in the matter of attractive bungalows in its suburbs, which form a delightful view and contribute much to the pride of the residents of the two cities mentioned.

Handicap of Narrow Lots.

With few exceptions, which unfortunately are so much in the minority that they are hardly noticeable, the outlying districts of San Francisco have been subdivided into lots of the very smallest proportions, rectangular streets have been laid out on prohibitive grades, and the hillside districts, instead of becoming an asset in the way of view and artistic adornment, are scarred by the extension of these streets; and in many cases lots have been left unoccupied, and will be for an interminable time because of the fact that they are either much above or much below the official grade of the streets.

The Sunset District contains large areas of hillside property that will probably be unsettled for generations, owing to the fact that its topography has been completely ignored by the dedication of rectangular streets, and although an effort has been made to remedy this by passing a law enabling the Supervisors of San Francisco to close these streets and open others following the contours of the land, the multiplicity of owners who must be dealt with in order to accomplish this makes it almost impossible to correct the errors of the past.

Wonderful Opportunity.

Notwithstanding these mistakes it is not yet too late to beautify the unbuild suburbs, and there is still a large amount of unsubdivided land in the southwestern portion of the city, consisting of the Sutro holdings, which constitute a magnificent opportunity for development along artistic lines.

In the Richmond and Sunset Districts there are also many comparatively level blocks that offer material for creditable development and improvement. In the outlying Mission section there are also a number of tracts which can be treated to advantage and one in particular, Mission Terrace, a tract of about fifty acres situated on San Jose Avenue opposite Balboa Park, has recently been subdivided into building lots, and restrictions have been placed upon it which insure the improvement of the property on methods in vogue across the bay and in Los Angeles. The owners of this tract are now favorably considering the construction of a large number of cottages, bungalows and residences costing from \$1,500 to \$3,500

each, and the probability is that this method of disposing of the tract will be adopted.

Not an Untried Experiment.

It seems to me that the time is ripe for a broad-gauge home-building project, not only on this tract but on many other sections of San Francisco. The plan has been profitably carried out elsewhere, and it has proved a success here in the case of Jordan Park, Presidio Terrace, West Clay Park and Parkside.

Many portions of the Richmond District have been improved by builders who have bought several blocks at a time and constructed homes for which a ready sale has been found, but unfortunately the style of architecture which has so far prevailed is anything but creditable. I note with pleasure an exception in the case of the Urban Realty Improvement Company, which is now operating in the Richmond District, and which has in contemplation the development of the Ingleside Race Track property.

In some localities it has been the plan to build on every other lot, giving the buyer of the adjoining bungalow an option for a reasonable length of time on the unbuild lot.

The vast advantage of developing a tract by building for purchasers instead of disposing of the lots, especially without restrictions, is obvious, as it results in the construction of cottages, bungalows and homes of a uniform type—different, yet harmonious. They are set back at an even distance from the street line, and requirements are made with regard to the improvement of the lawn as well as the adjoining lot, and the result is the increased value of the unimproved property of the company owning the tract. Instead of having its unsold lots depreciated by the construction of shacks and artistic buildings, the lots become more valuable with the growth and development of the tract.

An Elevating Effect.

Aside from the financial advantage to be gained by the improvement of the suburbs in the manner suggested, there is no question but that the acquisition of homes, where constructed along artistic lines, will tend to develop a greater interest and arouse a civic pride in those who become residents in such homes. I do not share the belief that seems to prevail with respect to the redemption of San Francisco's suburban districts, and while many mistakes have been made in the past, and even in later years, there is a strong tendency to correct them, and it is only necessary, in my opinion, to treat properly a few of the outlying tracts in a modern and artistic manner, in order to create an object lesson which will start the ball rolling.

The time is past for the sale and subdivision of residence property in San Francisco without restrictions, and while it was a herculean effort five years ago to dispose of restricted property here, the public is gradually becoming educated to the many advantages of living in tracts where restrictions form a protection. I prophesy that in a few years these properties will command greater values than in any other part of the city.

PAY-ROLL HABIT STRONG IN GOVERNMENT AFFAIRS.

Jobs Outlast Their Uses and Salaries Go on After Offices Are Abolished.

Every community that contemplates the extension of governmental functions into new fields of activity should give careful consideration to one of the most marked characteristics of government itself—a characteristic which might be called the "pay-roll habit," and which seems to be hopelessly ingrained in the nature of all government. Some beautiful examples of it are exhibited in a recent number of "Good Government," the official journal of the National Civil Service Reform League. This publication says:

The action of the House caucus in cutting down the House patronage was taken upon the recommendation of a committee appointed to investigate the matter. This investigation brought to light several striking examples of the reckless waste of public money in connection with the House organization.

During the Spanish-American War a rumor was started that a plot was on foot to dynamite the Capitol and 35 special policemen were at once added to the payrolls to prevent this design. They have been carried on the payrolls ever since.

In 1895 the clerk's document room of the House was abolished, and with it were to go all the employees and officials appertaining thereto. The investigating committee has discovered, however, that although the document room itself has been abolished, the employees have continued to draw their salaries. These salaries amounted to \$6,260.

Another case is that of two telegraph operators, provided for years ago before the telephone came into common use, to transmit messages between the War Department and the House. After the telephone was installed, nobody ever thought of using the telegraph, but the operators have remained faithfully at their posts, drawing each an annual salary of \$1,400 for doing nothing.

The committee found also that the 13-year-old daughter of the chief doorkeeper was on the rolls as "clerk to the doorkeeper," at a salary of \$1,200 a year.

The Merchants' Association has ordered street signs erected, at its own expense, at the corners of Market and Third, Fourth and Fifth Streets.

CHAMBER OF COMMERCE TRADE EXCURSION HAS GROWN IN SCOPE AND VALUE

More Towns Have Been Brought Into the Itinerary and a Series of Evening Receptions will Extend the Reach of the Expedition to Places Distant from the Main Route

The Merchants' Association Trade Extension Excursion to the mining counties, October 15th to 21st, has grown to larger and wider dimensions than were thought of when it was projected, for it has become the Trade Extension Excursion of the San Francisco Chamber of Commerce, and every member of any of the four merging organizations—the Merchants' Exchange, the Down Town Association, the old Chamber of Commerce, or the Merchants' Association—who is also a wholesaler or manufacturer, or banker, or representative of the real estate interests of the city, is eligible to go, if he can find room on the train.

There will probably be a little room left, through cancellations at the last minute by people that have made reservations, but have been prevented by some accident from participating.

One Benefit of Consolidation.

And making more people eligible to participate, to represent the city and assist in building up its trade and its prestige is, by the way, one of the benefits of having the commercial influence of the city concentrated in one organization, instead of having it broken up among four or more. It is a good example of the power there is in union, of the superiority of single direction of effort over divided counsels and scattered energies.

Special efforts have been made to induce the big public service corporations to send representatives, with the result that the Western Union Telegraph Company, the Pacific Telephone and Telegraph Company, the Wells Fargo Express Company, the Southern Pacific Railway, and the Santa Fe will be represented.

Every excursion develops some possible improvement of method. On the forthcoming trip, instead of taking merchants in the small town aboard the train and providing for their return to their homes, a practice which at best cost a great deal of the retailers' time, it has been decided to make stops and visit the retailer, no matter how small the town in which he does business.

No Traveling Men Aboard.

It has also been determined by the Committee on Wholesale Trade, which has the direction of these excursions, that their purpose will be better served by having only the principals of houses on the train. Hence the party will be strictly limited to heads of firms, officers or directors of corporations and their general sales managers, and no traveling men will be permitted aboard.

The usual train equipment has been provided, and as many members of the old operating and dining-room crews will be taken as possible. This will insure that clockwork execution of detail and close conformity to schedule for which these excursions have made themselves a name.

Getting Together.

The expedition will start from the Ferry Building at 8:20 p. m., October 15th. A luncheon will be served in the dining cars, which will give the members an opportunity to get acquainted with one another,

and that is one of the main advantages of the trip. There is more unity and solidarity of interest among the business community since these expeditions were inaugurated than there ever was in San Francisco before. They have done more than could have been accomplished in any other way to promote the "get together" spirit—more than all the talk ever delivered on the subject, for, on the Trade Extension Special, members of the business community do "get together," not merely among themselves, but with the representatives of the banking interests, the real estate men, and the railroad officials that accompany the party.

Analysis of Trade Conditions.

A complete itinerary and list of merchants in all the towns to be visited, together with a report of San Francisco's trade in every town, and suggestions for its improvement, will be furnished on the train, so that the whole problem of extending San Francisco's prestige and business in the territory can be given consideration. There will be a map of the section to be traversed, showing its relation geographically to other trade centers of Northern California.

The trip should be of especial interest to our steel men and machinery dealers, for it will take them among the best customers they have in the State—the men that supply the mines.

This territory has been San Francisco's in a commercial sense since early days, but the time has gone by when it is compelled to depend on this or any other city to supply its wants. Electric roads will soon cover the valleys, and transportation facilities are enabling people of the most remote sections to choose where they shall buy their goods. This trip is intended to make sure that they continue to choose San Francisco.

Territory to be Traversed.

The towns to be visited are:

Colfax, Nevada City, Grass Valley, East Auburn, Auburn, Newcastle, Penryn, Loomis, Rocklin, Roseville, Placerville, El Dorado, Shingle Springs, Latrobe, Folsom, Mills, Perkins, Florin, Elk Grove, Galt, Clay, Carbondale, Ione, Sutter Creek, Jackson, Lockeford, Clements, Wallace, Helisma, (Burson), Valley Springs, Lodi, Sonora, Tuolumne, Jamestown, Angels, Oakdale, Farmington and Peters.

The glad tidings have also been served on Fair Oaks, Plymouth, Anadior City, Dry Town, Mokelumne Hill, Murphy's, Altaville, Vallecito and Campo Seco; and the merchants in those places, which are at some distance from the railroad, have been invited to come into the nearest railroad town and meet the members of the excursion party. In these towns there are thirty-five stores.

The first night after the night of departure will be spent at Auburn, where there will be a reception on the train.

Tuesday night will be spent at Placerville, and there will be a smoker tendered by the El Dorado Board of Trade.

Wednesday night will be spent at Ione. The merchants of that place will be visited in their stores in the early part of the evening, and later they will be taken down to the train and entertained there by the members of the expedition.

Thursday night at Lodi there will be a smoker given by the Lodi Merchants' Association.

Friday night at Sonora the Tuolumne County Chamber of Commerce gives a smoker.

Saturday night, Home Sweet Home and get acquainted with the folks.

Getting Close to Them.

These smokers are intended to promote the right human mixture, in addition to the calls on the merchants in their stores in the various towns visited during the day.

It will thus be seen that the expedition offers San Francisco wholesalers an opportunity to meet and get acquainted with their customers, such as could not be arranged by individual effort. It is a chance with which no live business man should permit anything except the gravest matters to interfere.

OFFICIAL SOUVENIR TO HAVE NO ADVERTISEMENTS.

Exposition Company Warns Merchants That It Has No Solicitors Out for That Business.

San Francisco merchants are warned by the Panama-Pacific Exposition Company not to advertise in any "official souvenirs" for the ground breaking ceremonies. The Company feels that the merchants have been offered almost too many investments of that sort already, and has no intention of encouraging further efforts in that direction.

There will be but one official souvenir of the occasion, and that will contain no advertisements. It will be sold at ten cents a copy, at news stands and other accessible places, and the money received will go to the Exposition Fund, and not to private parties.

DARK DOWN-TOWN CORNER WILL BE ILLUMINATED.

Ticket Offices in the Flood Building will Help Light Market Street.

The matter of lighting the railroad ticket offices in the Flood Building at night so that these shop fronts might do their share toward the general appearance of life and gaiety in that neighborhood after dark, has been brought to the attention of the railway companies by the Merchants' Association, and all of them have responded favorably.

A large album filled with views of San Francisco was presented to the visiting delegation of the Young Australian League by the Merchants' Association last month, to serve as a souvenir of their trip to the Golden Gate. The views were carefully selected, and show various parts of the city as the fire left them and as they have been rebuilt since.

CALIFORNIA SHOULD HAVE ROADS AS GOOD AS THOSE OF EUROPE

Wealth Will Flow In if the New Highway is Properly
Constructed and Maintained

Properly built and maintained, the new state highway ought to be California's leading gold mine, according to the view of Director W. D. Fennimore, of the Merchants' Association, who has just returned from a tour of Europe, and has had ample opportunity to observe the important part that good roads play in attracting travel under modern conditions. Mr. Fennimore said:

If we had such roads as they have in Europe, running up the Coast and down through our great valleys, we should have the automobile owners of the world here to enjoy California. In motoring through Germany, Switzerland, Holland, Belgium, France, and England, I saw their magnificent roads swarming with automobiles everywhere I went, and we have right here in California just as attractive a country; far more beautiful, in fact, than they have in Europe. Their roads are generally constructed of macadam, and at intervals of, possibly, an eighth of a mile, there are little heaps of materials for their repair, and gangs of men are always at work patching broken or sunken places as soon as any damage is discovered. In Holland, where there are hundreds of miles of road made of vitrified brick, set on edge, as soon as a brick is dislodged or damaged in any way it is replaced, so that the surface is always kept even and sound.

The cost of such upkeep is ridiculously small, for the damage never proceeds far. A rut is unknown, and such a thing as a chuck hole never gets a chance to grow. Hence the road is never in a condition requiring much expenditure to repair it.

We ought not to think of building a State highway without making ample provision for its up-

keep by continuous care as they keep their pavements in Europe.

Another fine thing about the roads abroad is the fact that they are beautiful avenues of trees, which arch overhead and furnish shade and comfort on the hottest days. And they not only keep the road cool and free from dust, but they keep it in better condition, so that it lasts longer. I should like to see our State highway lined with palms its entire length, if possible. Nothing would make a more favorable impression on visitors from eastern States. Van Ness Avenue should also be lined with trees. It would make a beautiful approach to the Exposition.

I saw no street lighting abroad that was any better than our street lighting in San Francisco. We are abreast of the finest cities of the world on that point, if not actually ahead of them. We certainly excel Paris in that particular, and it is a matter of which every San Franciscan may justly be proud.

Living is not cheap abroad, as compared with its cost in San Francisco. They have no hotels any better than ours, and at those that are as good, and they are rare, the charges are much higher. My opinion, formed after rather extensive observation, is that there is no city in the world where one can live, grade for grade, as reasonably as in San Francisco.

Their lauded government ownership of railroads is, in my opinion, a total failure, if we take into account equipment and character of service. The engines are small, the type of car is poor, the roadbed is uneven and though they make good speed, it is at the expense of the comfort of the traveler. They will, on some lines, sell you first-class tickets when the first-class accommodations are more than full, and you can ride in a second-class compartment, without any redress. You take your chances. The road is owned by the

government, and if you complain you are given a chance of being told that the government cannot care whether you travel or not. They have dining cars, but they will attempt to serve a very careful of people by means of one waiter, and the only time you can be sure of getting his attention is when he comes around after his tip.

These things I met with on the continent. In England their roads are managed better. As for elevators, I rode in one good one, and it bore the name of an American maker.

DON'T FORGET WATSONVILLE'S APPLE ANNUAL.

Bay Counties Day at the Watsonville Apple Annual, has been set for October 11th. It is desired that as large a representation as possible go down from San Francisco. These events do a great deal to disseminate a knowledge of the resources and possibilities of the State, and they deserve encouragement from the metropolis.

Resolution of intention to construct the Stockton Street Tunnel and assess the costs upon the district to be benefitted has been passed by the Board of Supervisors. The action will lay the basis for a suit to test the validity of the new ordinance. The finance committee has agreed to an allowance of \$2,000 for preparing plans.

Shortly after the fire the Review suggested that it would be a graceful tribute to this city if the Atchison, Topeka and Santa Fe Railroad were to change its name to Atchison, Topeka and San Francisco. Since this is the World's Fair City, the railroad officials that "couldn't see it" then, may see good business in it now. People headed west would know just where the terminus of the road is.

Merchants' Association OFFICERS, DIRECTORS AND STAFF.

M. H. ROBBINS, Jr.	President
GUSTAVE BRENNER	First Vice-President
R. S. ATKINS	Second Vice-President
BYRON MAUZY	Treasurer
EUGENE J. BATES	Hulse-Bradford Co.
GEORGE C. BOARDMAN	Boardman Bros. & Co.
RICARDO W. COSTELLO	O'Connor, Moffat & Co.
W. D. FENNIMORE	Cal. Optical Co.
HARTLAND LAW	Viavi Company
C. K. MCINTOSH	Bank of California
W. N. MOORE	Moore-Watson Dry Goods Co.
A. W. SCOTT, JR.	Scott, Magner & Miller, Inc.
C. K. MCINTOSH	Alaska Commercial Co.
ROBERT H. SWAYNE	Swayne & Hoyt
FRANK I. TURNER	Hastings Clothing Co.
L. M. KING	Secretary and Superintendent
WARREN MANLEY	Assistant Secretary
WRIGHT & WRIGHT	Attorneys
HENRY A. CAMPBELL	Engineer
FRANK M. TODD	Editor Review

STANDING COMMITTEES.

Public Affairs.		
GEORGE C. BOARDMAN, Chairman	BYRON MAUZY	
Publicity and Promotion.		
A. W. SCOTT, JR., Chairman	JOSEPH SLOSS	
HARTLAND LAW	FRANK I. TURNER	
Trade and Finance.		
W. D. FENNIMORE, Chairman	GUSTAVE BRENNER	
C. K. MCINTOSH	EUGENE J. BATES	
BUREAU OF INSPECTION OF PUBLIC IMPROVEMENTS.		
HENRY A. CAMPBELL	Engineer in Charge	
D. A. HAGENS	Financial Secretary and Auditor	

Reliable Business Guide to San Francisco OFFICIAL LIST OF MEMBERS

This list is printed in 2,500 papers, which are read by three or four times as many persons every month.

Note.—The constitution of the Merchants' Association of San Francisco provides that any male person, firm or corporation, in good standing, residing, engaged in business or owning property in San Francisco or interested in the improvement of the city, shall be eligible for either active or associate membership. There is no initiation fee and the dues are \$2.50 per month for active membership and \$1.00 for associate.

HONORARY MEMBERS

Merchants' Association of New York

F. W. Dohrmann, Ex-President Merchants' Association of San Francisco
Frank J. Symmes, Ex-President Merchants' Association of San Francisco
Andrew M. Davis, Ex-President Merchants' Association of San Francisco

NAMES OF MEMBERS CLASSIFIED ACCORDING TO BUSINESS

ACCOUNTANTS, CERTIFIED PUBLIC.		ADDING MACHINES.		ADVERTISING NOVELTIES.	
Barrow, Wade, Guthrie & Co.	Price, Waterhouse & Co.	Burroughs Adding Machine, W. W. Cooley, Sales Mgr.	Knapp, Wm. & Co.	Amputation.	
Dolge, Wm.	Rowe, C. V.	Ruckstell, John R.	Stevens and Clinton Park	The Peters Cartridge Co.	
Greenhood & Jansen.	Sutter, Alphonse	Walker & Cooper	Cooper, F. J.	Architects.	
Lester Herriek & Herriek	Hertz, Louis	Acetylene Gas Generators.	Johnston-Ayers Co.	Barth, Hermann	
Merchants Exchange Bldg.	Bullard, E. D.		Scott, F. E.	Crim, Jr. W. H.	
Lomb, W. B.			Walker Advertising Agency	Colley, C. J.	
McLaren, Good & Co.			Walsh, Thos. J.	Curtis, William	
Thos. Clunie Bldg.				Dutton, L. B.	
				Holmes, Edward L.	

Leonard, Jos. A. 302 Phelan Bldg
McDonald Bros. 353 Ituss Bldg
Neussdorfer, C. A. 190 Market
Nelson, J. W. 190 Market
Meyer, Fred'k H. Humboldt Bank Bldg.
Meyers, Henry H. 1201 Kohl Bldg.
Moore, Wm. 1218 Sutter
Polk, Willie & Co. Merch. Ex. Bldg.
Reid Bros. Claus Spreckels Bldg.

ARCHITECTS' AND ENGINEERS'
Dietzgen, Eugene Co. 18 First
Keuffel & Esser Co. 50 Second

ARCHITECTURAL TERRA COTTA.
Glandling, Melville 165 Third
United Glass Works, Inc. 115 Turk

ART GLASS.
California Art Glass B. & C. Works.
United Glass Works, Inc. 115 Turk

ART GOODS.
Jump, S. & G. Co. 246 Post
Sanborn, Vail & Co. 155 Mission
Schnitzer Bros. 1218 Sutter
Vickers, Atkins & Torrey. 560 Sutter

ARTESIAN WELLS.
Lowe, J. W. 7 Spear

ARTESIAN WELL TOOLS.
American Foreign Co. 190 Mission
ASBESTOS GOODS AND ELECTRICAL SUPPLIES.
Johns, H. W. 127 N. Montgomery

ATHLETIC GOODS.
Spaulding, A. G. & Bros. 168 Geary

ATTORNEYS-AT-LAW.
Baneroff, Philip. Monadnock Bldg.
Blaker, M. Z. 120 Phelan Bldg.
Calkins, N. H. 120 Phelan Bldg.
Heller, E. S. 14 Montgomery
Houghton & Houghton. Merchants Ex.
Hutchinson & Co. Call Bldg.
Kellogg, Sheldon G. Crocker Bldg.
Keyes, A. D. Humboldt Bank Bldg.
Kittling, T. C. 14 Montgomery
Kittle Allen L. 14 Montgomery
McNab, Gavin 14 Montgomery
McCutcheon, Eow. J. Merchants Ex.
Morrison, Dunne & Brobeck.

Naylor, Chas. E. 427 Sheldoa Bldg.
Page, Chas. 111 Merchants Ex. Bldg.
Phillips, Edw. 111 Merchants Ex. Bldg.
Putnam, Osgood 519 California
Schelline, S. C. 417 Montgomery
Smith, Sidney 2746 Dwight Way, Berkeley
Thomas, Gerstle, Frick & Beedy.

Wilson, John Ralph
Mechanics' Institute Bldg.
Wise, Otto Irving. Humboldt Bk. Bldg.
Wolf, E. Myron. First Nat. Bank Bldg.
Wright, Geo. T. 1018 Mills Bldg.

AUCTIONEERS.
Chase, Fred H. & Co. 478 Valencia
Union, The 219 Sansone
Cor. Sutter and Van Ness

AUTOMOBILES.
Canning & Winton Auto Co.
Levy, J. W. 430 Golden Gate
Pacific Motor Car Co. 500 Golden Gate
Pierce-Arrow Sales Co., The
Pioneer Automobile Co. 115 Van Ness Ave.
Remond, Fred 115 Van Ness Ave.
Smith, A. J. 561 Golden Gate

AUTO-LIVERY AND TAXICABS.
Alco Taxicab Co. 40 Golden Gate
Auto Taxiometer Cab Co. 1355 Bush

AUTOMOBILE SUPPLIES.
American Ever Ready Co. 755 Folsom
Chandler & Lyon Motor Co. 501 Golden Gate
Weinstock-Nichols Co. 575 Golden Gate

BAGS, BALE HOPE & HURLAP.
Bauer Bros. 223 Drumm
Lazansky, B. Bag Co. 402 Battery
Schmidt, Johann. 239 Drumm

BAKERIES.
California Baking Co. Bay & Fillmore
Old Homestead Bakery. 3260 Nineteenth
Young & Swain Baking Co. 1423 Devlan.

BANKS AND BANKERS.
American National Bank.
Anglo-American Bank. 427 National
Bank Sansone and Sutter
Anglo-California Trust Co.
Bank of California National Assn.
Bank of Italy Co. 422 California
Batchelder, Geo. A. First Nat'l Bank Bldg.
Canton Bank and Commerce.
Crocker Nat. Bk. of S. F. Post & Mkt.
Fremont-Kelly 190 Sutter
Fremont-National Bank of Savings.
Hibernia S. & L. Soc. McAllister & Jones
Humboldt Savings Bank. 785 Market
International Bank Co. Mills Bldg.
Italian-American Bk. Montig. & Sacto.
Marine Trust and Savings Bank. 180 Market

Mercantile National Bank. 464 Cal.
Meyer, Daniel 216 Pine
Mission Bank, The. 16th & Julian Ave.
Mutual Savings Bank of S. F.
Savings Union Bank of S. F.
Market & O'Farrell Sts. & Grant Ave.
Security Savings Bank. 316 Montgomery
Swiss-American Bank. 12 Sansone
Wells-Fargo-Nevada National Bank
of San Francisco. Montgomery & Mkt.
Western Metropolitan National Bank, The.
Wells-Fargo-Nevada National Bank
Yokohama Specie Bank. 415 Sansone

BARRERS' SUPPLIES.
Deckelmann Bros. 162 Turk

BEDS AND SPRINGS-IRON AND BRASS.
Rudger-Merle Co. Bay & Stockton
Simons Mfg. Co., The. 986 Howard

BEER BOTTLERS.
Blue and Gold Bottling Co. 2745 16th
Frederick H. Huxley & Co. 14th & Ala.
Rapp, John & Son. 1500 Bryant

BELTING-COTTON.
Scandinavian Belting Co., The. 11 Fremont

BELTING-LEATHER.
Cook, H. N. Belting Co. 217 Howard
Deegan Belting Co. 140 Market
Graton & Knight Mfg. Co. 30 Fremont
Pacific Mill & Mine Supply Co. 148 Mission

BOILER WORKS.
Eureka Boiler Works. 57-59 Mission
Payne's Boiler Works. 235 Main
Pacific Coast Boiler works. 235 Main

BOLT MANUFACTURERS.
Payne's Bolt Works. 133 Howard

BOND DEALERS.
Rommels, E. First Nat'l Bank Bldg.

BOOK BINDERS.
Hicks-Judd Co., The. 53 First
Malloye, F. Co. 251 Bush
Phillips, Wm. R. Co. 714 Sansone

BOOKS AND STATIONERY.
Cunningham & Co. 714 Sansone
Elder, Paul. 239 Grant Ave.
San Francisco News Co. 747 Howard
Walker, J. Baker. 714 Sansone

BOOTS AND SHOES-RETAIL.
Heim, F. L. & Son. 156 Powell
Koenig Shoe Co., The. Kearny & Post
Phillips, J. H. 140 Market
Rosenbaum Bros. 343 Kearny
Rosenthal's Inc. 151 Post
Royal Shoe Co. 140 Market
Sommer & Kaufman. 119 Grant Ave.
Walk-Over Boot Shop. 744 Market
Wells, J. H. 140 Market

BOOTS AND SHOES-WHOLESALE.
Buckingham & Hecht. 2d and Mission
Hahn, Nickelsburg & Co. 557 Mission
George and Darwin Shoe Co. 383 Mission
Nolan-Earl Shoe Co. 727 Mission
United Workmen's Boot 56 Second
Williams-Marvin Co. Battery & Bush
Young, Geo. H., Inc. 297 Second

California Pine Box and Lumber Co.
Kohl, J. 1244 Flood Bldg.
Pacific Box Factory. 2601 Post
Beach, bet. Mason and Taylor

BREWERIES.
Albion Ale & Beer Brewery. 494 O'Farrell
Hibernia Brewery. 1241 Howard
Loebbaum & Co. 1241 Howard
Union Brewing & Maltine Co.
Eighteenth & Florida

BREWERS' AGENTS.
Olympia Beer Co. 1423 Sansone

BREWERS' AND BOTTLERS' SUPPLIES.
Bauer Schwelzer Co. 660 Sacramento

BUICK-BUILDING, PAVING AND SEWER.
Golden Gate Tile Co.
Kohl, J. 1244 Flood Bldg.
Pacific Box Factory. 2601 Post
Beach, bet. Mason and Taylor

BROKERS-CUSTOM HOUSE.
Hunker, C. D. & Co. 544 Sansone
Howselensner, C. & Co. 511 Wash.
Maybaum & Co. 1241 Howard
Mattoon & Co. 516 Battery
Swayne, Hoyt & Co. 412 Battery

BROKERS-MERCHANDISE AND GENERAL.
Booth, F. E. 91 Drumm
DuVal, W. M. & Co. 112 Market
Mallory, J. H. 414 Montgomery
Pierce, C. E. 242 California

BROKERS-STOCK, BOND, GRAIN AND COMMERCE.
Barth, J. & Co. 480 California
Girvin & Eyre. Merchants Ex. Bldg.
Hibbard & Co. 339 Montgomery
Politzer, Alex. 619 California
Politzer, Edw. & Co. 419 California
Topfritz, Jos. D. 1241 Howard

BUILDING A LOAN ASSOCIATIONS.
Continental B. & L. Association.
Market, Golden Gate & Taylor
Pacific State Building Loan Com-
pany 669 California

BUILDING MATERIALS AND SUPPLIES.
Levy, Oscar S. 2197 Delvalero
Lilly & Thurston Co., The. 32 Second
Waterhouse & Price Co. 63 Third
Western Builders Supply Co. 659 Mission

BUILDING CONSTRUCTION.
Hicks Co., Lewis A.
Humboldt Bk. Bldg.
Linton Construction Co. 140 Market
954 Monadnock Bldg.

BUTCHERS.
Bayle-Lacoste & Co., California. Market
Herman, Ben. Kearny & Franklin
Leaser Bros. Co. 377 Market
Lewy, Schwartz & Co. 135 Fifth
Meyer, J. & Co. 140 Market
Miller & Lux.
Merchants Exchange Bldg.
Patke, F. & Co. 2849 California
Roberts, W. F. 2849 California

BUTCHERS' SUPPLIES.
Pac. Butcher Supply Co. Fourth
California Can Co. 10th floor, Mills Bldg.

CAN MANUFACTURERS.
American Can Co. 10th floor, Mills Bldg.

CANNED GOODS.
Cal. Canneries Co. 18th & 130 Market
Cal. Fruit Canners Assn. 16 Calif.
Golden State Appasragus Co. 16 Calif.
Pac. Fruit Canners Assn. 112 Calif.
Spanish-American C. Co. 130 Erie

CAPITALISTS.
Bishop, Chas. R. Clunie Bldg.
Borel, J. Montgomery
Dean, W. E. 905 Kohl Bldg.
Deiger, Edward
DeLeon, J. B. 120 Market
Donner, Mark J. 120 Market
Hopkins, E. W. 354 Pine
Hunt, J. C. 140 Market
Martin, Walter S. First Nat. Bank Bldg.
Moore, A. A. Jr. Balboa Bldg.
Payot, H. & Co. 140 Market
Phelan, James D. Phelan Bldg.
Pope, Geo. A. 1014 Kohl Bldg.
Smith, J. C. 140 Market
Spring Valley Water Co. 375 Sutter
Thomas, H. W. 268 Market
Thompson, J. C. 140 Market
Whitney Estate Co. 133 Geary

CARBON GRINDING MACHINERY.
Ward, Fred, & Son. First & Howard
Robinson & Gluck. 1051 Sutter

CARPETS.
Hulse-Bradford Co. 986 Mission
Walter, D. N. & E. Co.

CARPET CLEANING WORKS.
Spaulding, J. & Co. 353 Tehama

CARRIAGE COMPANIES.
St. Francis Carriage Co. 6th & 9th & Polk
CARRIAGE AND BUGGY MANUFACTURERS.

Grave, B. & Co. 732 Brannan
Larkins & Co. 276 Guerrero
Schindler, H. B. & Co. 172 Spear
Studebaker Bros. Mfg.
Ward, Fred, & Son. 140 Market
Wertzch Co., Wm. 24 Page

CASH AND PARCEL CARRIERS AND EXPRESS.
Peabody, A. W. 1405 Claus Spreckels Bldg.
Pacific Express Co. 1405 Claus Spreckels Bldg.
CASH REGISTERS.

Autographic Register Co. of S. F.
Clementina
National Cash Register Co. 1040 Market

CEMENT MANUFACTURERS.
Pacific Portland Cement Co., Con. Pacific Bldg.

CEMETERY ASSOCIATIONS.
Henderson, John, President Mt. Olivet
Cemetery. 1402 and 1404

CHAIR MANUFACTURERS.
Heywood Bros. & Wakefield Co.
Greenway, E. M. Inc. Kohl Bldg.

CHEMICALS-INDUSTRIAL.
Braun-Knecht-Heiman Co. 576 Mission

CHEMISTS.
Curtis, J. M. & Son. 103 Front
CHOCOLATE FACTURERS.

Ghirardelli, D. Co. 940 North Point

CHRONOMETERS AND NAUTICAL INSTRUMENTS.
Butler, Geo. E. 356 California
Weuler, Louis. Co. 6 California

CHIMNEYS AND CHIMNEY PIPE.
Clawson, L. E., Inc.
Golden Gate Ave. & Leavenworth

CHURCH GOODS.
O'Connor Co. Inc. 39 Taylor

CIGAR AND TOBACCO DEALERS.
Blaskower, M. & Co. 201 Montgomery
Bouquet-Cohn Cigar Co. 134 Front
Cigar Bros. 134 Front
Gunst, M. A. & Co. California & Front
Heyneman, Herman, & Son, Inc.

Juelli, H. L. & Co. 20 Front
Lane & Connelly. 26 Front
Orion, J. 26 Front
Pollak, Arnold, 413 Merchants Ex. Bldg.
Willard Bros. 216 Battery
Wolf, Edward 162 Market

CIGARETTE MANUFACTURERS.
Bohman, John, Co. Battery & Commercial

CLOCKS AND PROGRAMME INSTRUMENTS.
Self-Winding Clock Co. 235 Montg'y

CLOAK AND SUIT HOUSES-RETAIL.
Golden Gate Cloak & Suit Co. 162 Market

Greuter San Francisco Cloak Co.
Market & Taylor
Heilbroner, L. 932 Market
Ranshoff, L. 230 Post

CLOAK AND SUIT HOUSES-WHOLESALE.
Lezinsky Bros. 164 Sutter
Meyer Cloak and Suit House. 14 Sansone

CLOTHIERS.
Atkins, Robert S. 168 Sutter
Bergman, J. 14 Sansone
Berger, Sam. 856 Market
Bradford, Chas. C. 30 East
Brook, J. 654 Market
Carroll & Tilton Co. 735 Market
Davis, Thos. J. 935 Market
Dutton, J. 14 Sansone
Hastings Clothing Co. Post & Grant Ave.
Heller, B. C. & Co. 10 Kearny
Hiram Bros. 940 Kearny
Kellus, Chas. & Co. 150 Post
Lillienfeld, Alfred & Co. Kearny & Post
Lyons, Henry, Son. 125 Kearny
Pauson & Co. Kearny & Sutter
Raphael, J. W. 325 Foxcroft Bldg.
Ross, J. Market & Stockton
Wood, S. N. & Co. 4th & Market

CLOTHING-WHOLESALE.
Alexander & Singer. 121 Sansone
Hoffman, Rothchild. 516 Market
Straus, Louis 658 Mission

COAT MAKERS.
Allen, Chas. H. 120 Chronicle Bldg.
Greenberg, A. H. 1413 Ellis
Harris, J. 1413 Ellis
Lewald, Sanford G. Co. 2036 O'Farrell
Morton, Thomas, & Son. 609 Eddy
Smith, J. C. 140 Market
Rosenfeld's Sons, John. 1024 Mr. Ex.
Stafford, W. G. & Co. 214 East
Western Fur Co. Market & Stockton

CODFISH DEALERS.
Alaska Codfish Co. 10 Main
Union Fish Co. Clay and East

CORRUGATED SHEET METAL.
Curtin, D. A. 601 Monadnock Bldg.
Merchants' Mutual Adjusting Agency
Robinson & Gluck. 1051 Sutter

COMMISSION MERCHANTS.
Atchison, B. M. & Co. 2550 Sacramento
Biagi, D. & Co. 383 Davis
Campanello & Burns. 105 Wash.
Cetella, Thos. W. & Co. 34 Davis
Kopkins, J. C. 140 Market
Dodge, Sweeney Co. 40 Spear
Francis, J. C. 57 Post
Dunbar-Hansen Co. 332 Drumm
Evelith-Nash Co. 422 Front
Gall, J. Fruit Co. 121 Washington
Gracia Bros. & Alken. 116 Washington
Griffin-Durney & Co. File Bldg.
Higgins Bros. 317 Drumm
Hinter, Fred L. Co. 129 Davis
Kopkins, J. C. 140 Market
Hyman Bros. Co. 609 Kohl Bldg.
Jacobs & Malcolm. Drumm & Wash.
Lacoste, Kelmira 140 Market
Jaudin, H. U. Co. 225 Washington
Jones & Pettigrew. 120 Washington
Kopkins, J. C. 140 Market
Landsberger & Son. Sheldon Bldg.
Lelat, C. J. & Co. 2835 Washington
Lewy, Schwartz & Co. 135 Fifth
Davis and Washington
Lewis-Simas-Jones Co. 423 Davis
Lewy, Schwartz & Co. 135 Fifth
Mitchell & Goodall. 124-8 Washington
Morehouse, Nelson & Le Baron
Norton, Teller Co. 233 Front
Phillips, M. & Co. 9 Main
Rousel & Davidson. 419 Front
Sanford Bros. 430 Front
Scatena, L. & Co. 104 Washington
Schwartz Bros. 14 Montgomery
Sloss, Louis, & Co. 310 Sansone
Southern Pac. Mill Co. Royal In. Bldg.
Tavares, J. C. 140 Market
Valves, M. D. 340 Washington
Webster & Sons. 224 Drumm
Western Creameries Co. 57 California
Wetmore Bros. 460 Front
Wetmore Bros. 460 Front
Witzel & Baker. 108 California
Wolff, Wm. & Co. 52 Beale
Wolfe, Wm. & Co. 52 Beale
Wolfen, Max & Co. 421 Front

CONFECTIONERS-RETAIL.
Blum's Confectionery. Polk
Haas, Geo. & Son. 770 Market
Lechten Bros. 1242 Delvalero
Lichten Bros. 1242 Delvalero
Orange Blossom, Inc. 47 Kearny
Ruffux, L. 21 Powell
Sutter, J. 14 Sansone

CONFECTIONERS-WHOLESALE.
Demarshall, L. Supply Co. 125 Front
Gimbal Bros. 325 Pacific
McBride-Rothman Co. 42 Second
Rhine, Henry & Co. 216 Commercial

CONTRACTORS.
Chadwick & Syken. 18 Crocker Bldg.
City Street Improvement Co.
Merchants Exchange Bldg.
Clinton Fireproofing Co.
Haugen, F. L. 127 Montgomery
Penny, Isaac Phelan Bldg.
Portland Cement Co. 140 Market
San Francisco Bridge Co.
Monadnock Bldg.
Thomson Bridge Co. 93 Main

CONTRACTORS AND BUILDERS.
Day's Sons, T. H. 1055 Monadnock Bldg.
Fahy, Richard 615 No
Hansbrough Bros. Co. 14th & Har
Hul, Jaa. H. 325 Merchants Exchange
Keatinge, Richard, & Sons, 779 Market
Masow & Morrell, 618 Monadnock Bldg.

COOPERS.
California Barrel Co. 22d and Illinois
Carl Coopers Co. 64 Boardman
Hoerner, David 14th & Har
Herbert, Vogel & Mark Co. 377 Seventh

COOPERAGE STOCK.
Richards, J. W. 844 Monadnock Bldg.

CORDAGE MANUFACTURERS.
Tubbs Cordage Co. Kofl Bldg.

CORSET MANUFACTURERS.
Locke, C. E., Mgr. Royal Worcester
Corset Co. 28 Geary

COTTON GOODS.
California Cotton Mills Co. Oakland
Turner Co., J. Spencer, 110 Market

CRACKER MANUFACTURERS.
American Biscuit Co., Bat. & Broadway
Standard Biscuit Co., Pacific & Sansone

CROCKERY AND GLASSWARE.
Anglo-American Importing Co. Mission
Nathan-Dohrmann Co., Stockton & Geary

CURIO DEALERS.
Hettich, A. L. Co. 508 Washington
Dental Supplies, 323 Geary

DAIRY SUPPLIES.
De LaValley Supply Co., 101 Drumm
Dental Supplies, 323 Geary

DESKS AND OFFICE FURNITURE.
Rucker-Fuller Desk Co., 677 Mission
Feintuch Display Fixture Co., 541 Market

DISCLOSURE FIXTURES.
Feintuch Display Fixture Co., 541 Market

DOORS AND WINDOWS.
California Door Co., 16 Stockton
Drayman and Storage, 97 Sacramento

DRAYMAN AND STORAGE.
Bocarde, J. B., Dray Co., 97 Sacramento
Emmons, G. W. 140 Market

DRUGGISTS—RETAIL.
Boerliche & Runyon, 140 Powell
Broemmel, J. G. B., 2501 California

DRUGGISTS—WHOLESALE.
Comin-Redington Co., 35 Second
Langley & Michaels Co., 50 First

DRUGGISTS—SPECIALTIES AND SUNDRIES.
Sewer & Prien, 515 Market
Dry and Fancy Goods Houses—

RETAIL.
City of Paris, Stockton & Geary
Hale Bros., Inc., 379 Market

RETAIL.
Lippman Bros., Grant Ave. & Geary
Newman & Levinson, 121 Post

RETAIL.
Samuels, D., Lacey House Co., 121 Post
Theodore, B. E., 14 Valencia

RETAIL.
Well, Raphael, & Co., Sutter & Grant Ave.
Weinstock, Rubin & Co., Post & Filbert

RETAIL.
Dry and Fancy Goods Houses—

RETAIL.
Bauer Bros., Co., 49 Sansone
Bernstein, S. L., 14 Sutter

RETAIL.
Dinkelspiel, L. & Co., 24 Battery
Hall, G. C. & Son, 27 Battery

RETAIL.
Heller, Klein & Co., 41 Sansone
Kohlberg, M. S. & Co., 126 Pine

RETAIL.
Levy, Max, 154 Sutter
Moore-Watson Dry Goods Co., Bush & Sansone

RETAIL.
Murphy, Grant & Co., Sansone & Bush

Schmidt, Ben. J. & Co., 35 Sansone
Simons, L. S., 38 Sansone

HAIRING AND CLEANING.
Thomas, The F., Parslan Dyeing &
Cleaning Works, 27 North

EDUCATIONAL INSTITUTIONS.
Heald's Business College, 908 Market
McAllister and Polk

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Brookfield Electric Co., 432 Second
Electric Appliance Co., 725 Mission

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Electric Railway & Manfrs Supply
Co., 34-36 Sansone

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
General Electric Co., 14 Montgomery
Hettich Bros., 226 Ellis

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Hobbs-Reynolds, 123 New Montgomery
Pacific States Electric Co., 123 New Montgomery

ELECTRICAL SUPPLIES AND CONSTRUCTION COMPANIES.
Submarine Electric Co., 123 New Montgomery
Westinghouse Electric Co., 123 New Montgomery

ELECTRO-PLATERS.
Denniston, S. F., 1249-51 Mission
Golden West Plating Works, 255 First

ENGRAVERS AND RAGDE MAKERS.
Irving & Jackson, 1027 Market
Griffin Envelope Co., 156 Perry

ENVELOPE MANUFACTURERS.
Griffin Envelope Co., 156 Perry

ESSENTIAL OILS.
Boldermann, A. C. & Co., 11 Main
Lueders, Geo. & Co., 11 Main

EXPORTERS AND IMPORTERS.
American Import Co., 16 First
California Export Co., 16 First

EXPORTERS AND IMPORTERS.
Comen-Heleneberg Co., 365 Market
De Fremery, J. & Co., 519 Mission

EXPORTERS AND IMPORTERS.
North American, 318 Front
Vieland Bros., Inc., 309 Davis

EXPRESS COMPANIES.
Wells, Fargo & Co., Second and Mission
Pacific Guano & Fertilizer Co., The

FERTILIZER.
Pacific Guano & Fertilizer Co., The

FIRE ARMS AND SPORTING GOODS.
Gillier Arms Co., The, 48 Geary
Gillier Bros., 410 Market

FIRE APPARATUS.
Chapman, R. S., 680 Mission

FIREWORKS.
Newton's Fireworks Co., 249 Front

FLORIST.
Jaeger, Fred C., 141 Powell

FLOUR CO., INC.
Hutton, C. C., Merchants Exchange Bldg.
Schnery Flour Co., 243 Sansone

FOOD CEREALS.
Pacific Cereal Ass'n., Bay, near Mason
Forwarding, 307 Crocker Bldg.

FOUNDRIES.
Enterprise Foundry Co., 2902 19th St.

FRUIT JARS AND CANNERY SUPPLIES.
Schloss Crockery Co., 17 Beale

FRUITS AND VEGETABLES.
Goetting, Charles L., 115 California Market

FURNITURE.
Breuner, John, Co., 281 Geary
Cordes Furniture Co., 1017 Market

FURNITURE.
Fredericks, J. Co., Post and Stockton
Gulson Bros., Co., 2084 Market

FURNITURE.
Indianapolis Furniture Co., 332 Mission
Kreiss, L. & Sons, Sutter & Stockton

FURNITURE.
Moore, Harry J., Furn. Co., 40 O'Farrell
Plum, Chas. M., Co., 2200 Mission

FURNITURE.
Stirling Furniture Co., 107 Sutter

FURNITURE MANUFACTURERS.
Furness, Louis, 112 Geary
Wallace, Robert, 126 Geary

FURS.
Fassner, Louis, 112 Geary
Wallace, Robert, 126 Geary

FUSE AND MATCH MANUFACTURERS.
Independent Match Co., 244 California
Metropolitan Match Co., 543 Market

GAS AND ELECTRIC FIXTURES.
Adams & Hollister, 745 Mission

Day, Thomas, Co., 725 Mission
Ickelheimer Bros. Co., 843 Sutter

GAS ENGINE MANUFACTURERS.
Schilling, Adam, & Son, 213-215 Main
Standard Gas Engine Co., 10 California

GAS ENGINES AND SCALES.
Fairbanks-Morse Co., 158 First

GAS METERS AND STOVES.
Pacific Meter Co., 112 Market
Gas Consumers Assn., 467 O'Farrell

GEARS AND GEAR CUTTING.
Johnson Gear Co., 735 Folsom

GLASS MANUFACTURERS.
Illinois Glass Works Co., 151N & Folsom
Pacific Coast Glass Wks., 7th & Irwin

GLOVES.
Moss, Geo. A., 127 Grant Ave.
Steinberger & Kallisher, 25 Kearny

GLUE MANUFACTURERS.
Burd, Wm., & Son, 308 Postal Telegraph Bldg
California Glue Co., Fairfax & Rankin

GRAIN AND BEANS.
Barnard & Punker, 149 California
Hansen, F. L., 27 Montgomery

GRAVEL.
Bay Development Co., 153 Berry

GRAPHOPHONES AND PHONOGRAPHS.
Columbia Phonograph Co., 334 Sutter

GROCERS—RETAIL.
Dannemark Bros., Haight & Scott
Goldberg, Bowen & Co., 242 Sutter

GROCERS—RETAIL.
Johnson Bros., Fillmore
McClay Bros., 401 Devisadero

GROCERS—RETAIL.
McCullough Co., M. A., 201 Sixth
McLean Co., L. D., 115 Sutter

GROCERS—RETAIL.
Stolz, Jos. A. & Co., 1931 Fillmore
West, Elliott & Gordon, 42 Clay

GROCERS—WHOLESALE.
City of Hamburg, 322 Davis
Cluff, Wm., Co., Spear & Mission

GROCERS—WHOLESALE.
De Bernard, D., & Co., 707 Battery
Lennett, John, Co., 12 Sansone

GROCERS—WHOLESALE.
Hale, R. B., Merchant, 6th & Market
Hornick, C. W., Gen. Mgr. S. F. Call

GROCERS—WHOLESALE.
Koster, F. J., Coopers, 1015
Landberger, Julius A., 515 Pike

GROCERS—WHOLESALE.
Loveland, H. D., First Nat. Bank Bldg.
Martin, A. H., Emporium

GROCERS—WHOLESALE.
McNeill, A. J., Oils Elevator Co., 1015
McNoy, H. J., Sec. Y. M. C. A., Golden Gate Ave. and Leavenworth

GROCERS—WHOLESALE.
Morse, I. E., 1651 Bush
Paine, E. J., 1651 Bush

GROCERS—WHOLESALE.
Penny, Isaac, 519 California
Sherman, L. S., Sutter & Kearny

GROCERS—WHOLESALE.
Shepard, A. D., Crocker Bldg.
Talbot, W. H., Merchant, 6th & Market

GROCERS—WHOLESALE.
Taylor, H. H., Manager Mills Bldg.
Thomas, H. C., 268 Market

GROCERS—WHOLESALE.
Wright, F. V., 644 Taylor, Alameda

HAIR STORE.
Cosgrove's Hair Store, 239 Powell
Emanuel's Hair Store, 251 Powell

HAMMAM BATHS.
Burns, Edw. F., 229 Ellis

HARDWARE—RETAIL.
Brown, Chas. F., 827 Mission
Jones, Ed. Hdw. & Tool Co., 1151 Market

HARDWARE—RETAIL.
Meyer, Adolph, 1510 Devisadero
Osborn Hdw. & Tool Co., 615 Market

HARDWARE—RETAIL.
Smith, P. A. Co., 633 Fourth
Wright Hdw. Co., 77 Third

HARDWARE—WHOLESALE.
Arnold Hardware Co., 448 Webster
Baker & Hamilton, 445 Brannan

HARDWARE—WHOLESALE.
Brittain & Co., 342 Market
The Ralph Co., 22 1/2 4th

HARDWARE—WHOLESALE.
Dunkin, Carrigan & Hayden 8th & Kas
Froelich, Christian, Pacific Union Club

HARDWARE—WHOLESALE.
Montague, W. W. & Co., 557 Market
Pacific Hdw. & Steel Co., 7th & Tenth

HARNES AND SADDLERY—WHOLESALE.
Davis, W. & Sons, 240 Howard
Johnson, F. S. & Co., 576 Howard

HAT MANUFACTURERS.
California Hat Co., 862 Mission
Trist & Co., 734-738 Mission

Baldwin House, 74 Sixth
Bellevue Hotel, Geary and Taylor

HOTELS.
Brun, B. J., 14th & Geary
Harris, Kirk, Grand & Hamilton Hotel

HOTELS.
Hotel Belleu, 14th & Geary
Hotel Turpin, 11 Powell

HOTELS.
Palace Hotel, 242 Turk
Rocklin, Edward, Argonaut Hotel

HOTELS.
Sutton, Arthur M., Winchell Hotel
Van Dorn Hotel, 242 Turk

ICE DEALERS.
Consumers Ice Co., 426 Eighth
Merchants Ice & Cold Storage Co.,

ICE DEALERS.
National Ice & Cold Storage Co., 263 Market
Union Merchants Ice Delivery Co., 354 Pine

INDIVIDUAL MEMBERS.
American Mercantile Co., 514 Battery
Macdonay & Co., 149 California

INDIVIDUAL MEMBERS.
Allen, Jas. M., Bank of California
Behan, John E., 375 Sutter

INDIVIDUAL MEMBERS.
Bragg, Arthur H., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INDIVIDUAL MEMBERS.
Burr, C. C., 1456 Filbert
Burr, C. C., 1456 Filbert

INSURANCE—LIFE.
Dundas, Wm. Lf., Asst. Vice-Pres. Western States Life Ins. Co., 124 Euclid Ave.
Pacific Mutual Life Ins. Co., 124 Euclid Ave.
West Coast Life Ins. Co., 348 Pine

INSURANCE—SURETY.
American Bonding Co., 112 Alameda
Equitable Surety Co., 112 Crocker Bldg.
Pacific Surety Co., First Nat. Bank Bldg.

INTERIOR DECORATIONS.
Schaefer & Volkmann, 522 Sutter

INVESTMENT SECURITIES.
Jennings, Rufus P., Merchants Ex.
Brown-Walker-Simmons Co., Crocker Bldg.

IRON, ORNAMENTAL.
Sartorius Co., Fifteenth & Utah

IRON WORKS.
Moore & Scott Iron Works, Main & Howard
Morton & Hedley Iron Works, 29 Kearny
Ocean Shore Iron Works, 560 Eighth
Vulcan Iron Works, 604 Mission

IRON AND STEEL MERCHANTS.
Berg & Carter Co., 504 Mission
Woods & Huddart, 256 Market

JAPANESE PRODUCTS AND FANCY GOODS.
Solomon, C. Jr., 314 Battery

JAPANESE AND CHINESE SILKS.
Mendelson Bros., 114 Sansome

JEWELERS—RETAIL.
Andrews, A., 50 Kearny
Baldwin Jewelry Co., 704 Market
Gilmann & Co., 818 Market
Leacock, Ab., 220 Grant Ave.
Radke & Co., 218 Post
Sorensen, James, 879 Grant Ave. & Post

JEWELERS—WHOLESALE.
Abrams, Henry M., 717 Market
California Jewelry Co., 704 Market
Dinkelspiel, J., 112 Kearny
Dorrance-Battin Co., Chronicle Bldg.
Grenzewski, Geo., 150 Post
Hall, A. L. & Son, 150 Post
Mayer & Welsch, 704 Market
Nordman Bros., 150 Post
Schussler, M. & Co., 704 Market

JEWELERS' SUPPLIES.
Glaich, Louis A., 232 Kearny
Muha & Lochbaum Co., 114 Kearny

KNITTED GOODS.
Plaster, J. J., Knitting Co., 739 Market
Gantner & Matten Co., 80 Geary

KODAKS AND PHOTOGRAPHIC SUPPLIES.
Eastman Kodak Co., 86 Third

LADIES' FURNISHING GOODS.
A. Crocker & Co., 21 Sansome
Davis, Schonwasser & Co., Grant Ave. & Sutter
Magnin, L. & Co., Grant Ave. & Sutter
Newbauer Bros., 37 Battery
Paragon, Thos., Grant Ave. & Geary

LADIES' TAILORS.
Plamm, O., 140 Geary

LAMPS.
Roesch Lamp Co., 1125 Mission
Rauzer Lamp Reflector Electric Co., 528 Gough

LAUNDRIES.
La Grande Laundry Co., 234 Twelfth
Metropolitan Co., 1745 Harrison
National Laundry Co., 3844 Eighteenth
San Francisco Laundry, 1408 Turk
White Star Laundry, 1818 Eighth

LAUNDRY MACHINERY AND SUPPLIES.
Pacific Laundry Supply Co., 761 Kearny
Troy Laundry Mach. Co., 581 Mission
Western Laundry Machinery Co., 1818 Eighth

LAW BOOK PUBLISHERS.
Bancroft, Whitney Co., 200 McAllister

LEAF TOBACCO DEALERS.
Gosliach & Co., 747 Sansome
Kohlberg & Co., 526 Washington

LEATHER AND LEATHER GOODS.
Brown & Adams Co., 431 Battery
Harbham & Jauchman, Washington
Kaufman, Davidson & Semmler, 121 Clay

LIME, CEMENT AND PLASTER.
Cowell, Henry, & Co., 9 Main
Volves Lime Co., Monadnock Bldg.
Nelsons Cyprium Co., Pacific Bldg.

LITHOGRAPHS.
Britton & Rey, 569 Sacramento
Hallway Lithograph Co., 513 Howard
Myscili-Rollins Co., 32 Clay

Olsen, O. E., Lithograph Co., 330 Jackson
Schmidt Lithograph Co., 2d & Bryant
Union Lithograph Co., 741 Harrison

LIVERY STABLES.
Kelly, Thomas, & Sons, 1629 Pine

LUMBER DEALERS.
Acme Lumber Co., Sixth & Channel
Albion Lumber Co., 310 Kohl Bldg.
Casper Lumber Co., 502 California
Collins, Geo. H., 502 California
Connelly, E. D., 240 San Jose Ave.
Dodge, E. J. & Co., 240 San Jose Ave.
Dulbeer & Carson Co., Merchants Ex.
Gray Harbor Commercial Co., Merchants Ex.
Greenwood Lumber Co., Foot of Third St.
Hammund Lumber Co., 280 California
Hibbs, E. C., 309 Santa Cruz
Hibbs-Wall & Co., Santa Cruz
Hooper, C. A. & Co., Balboa Bldg.
Howard, F. A. & Co., 20 Howard
Hume, G. W. & Co., 713 Marvin Bldg.
Kraus, J. H., Twenty-third & Shattell
Pacific Lumber Co., Foot of Third St.
Pope & Talbot, 16 Hill Co.
Schouten, J. W. & Co., 728 Battery
Seymour & Elliot, 142 Townsend
Simmons Lumber Co., 112 Market
Slade, S. E. Lumber Co., 112 Market
Sole, John, 112 Market
Stach Hicken, 112 Market
Tosoma Mill Co., 210 Sansome
Tremble, Henry, 42 Market
Tucker Lumber Co., First National Bank Bldg.
Van Arsdale-Harris Lumber Co., Fifth & Brannan
Wendling Lumber Co., 224 Van Ness
White, L. E. Co., Balboa Bldg.

MACHINERY AND ENGINEERS' SUPPLIES.
Bacon, Edw. R., 899 Monadnock Bldg.
California Hydraulic Engineering Co., 521 Market
California Tool Works, 381 Beale
Compressed Air Machinery Co., 535 Third
Cyclops Iron Works, 523 Main
Evans, C. H. & Co., 183 Fremont
Gerritt, J. S., 183 Fremont
Marshall-Neuvel Supply Co., 148 Stuart
Marwedel, C. W., 76-80 First
Mead & Gottlieb, 55 Main
Moore, Chas. C. & Co., 55 Main
Pacific Tool & Supply Co., 402 Mission
Pennington, R. C., 213 Polson
Pierson, Reading & Co., Monadnock Bldg.
Rix Compressed Air & Drill Co., Union Iron Works Co., 219 Sutter
Insurance Bldg., California & Battery
Young, A. L. Machinery Co., 28 Fremont

MACARONI MANUFACTURERS.
Spilvato, C. R., 956 Bryant

METAL WORKS.
Finn, John, Metal Works, 384 Second
Pacific Metal Works, 152 First

MICROSCOPES AND RHOLOGICAL SUPPLIES.
Bausch & Lomb Optical Co., 154 Sutter

MILK AND CREAM.
Columbia, 231 Franklin
Jersey Farm Co., 436 Eighth
Standard Milk Co., 3201 Sixteenth

MILINERY.
Butler-Schultz Co., 731 Market
Gluck-Hlazel Co., 332 Market
Hinz & Landt, 832 Market
Jacob, A. & Co., 86 Third
Monon Millinery Supply Co., 832 Market
Muller & Raas Co., 832 Market
Spencer & Milano, 330 Market
Zobela's Millinery, 23 Grant Ave.

MINERAL WATERS.
Eggers, Chas. & Co., 128 Eureka
Hass, Walter, 6th & Brannan
Union Seltzer Water Co., 235 Ninth
Wittler Medical Springs Co., 215 California

MINING COMPANIES.
Alaska Treadwell Min'g Co., Mills Bldg.
Bourn, W. B., 250 Webster
Hammon, W. F., Alaska Com'l Bldg.
Haldy, W. C., 201 Sansome

MINING MACHINERY.
Hendy, Joshua, Iron Works, 75 Fremont

MOTORCYCLES.
Hendee Mfg. Co., Pac. Coast Branch
Hendy, Joshua, 224 Van Ness

NECKWEAR—WHOLESALE.
California Neckwear Co., 583 Market

NOTARIES PUBLIC.
Livy, Eugene W., 560 Mills Bldg.
Notions and CIGARETTES ARTICLES.
B. Bloch Mercantile Co., 837 Mission
Son Bros. & Co., 837 Mission

NUT DEALERS.
Sunset Nut Shelling Co., 245 Clay

OFFICE FILING DEVICES AND SYSTEMS.
Fayman & Erbe Mfg. Co., 712 Mission

OILS.
Porter, W. S., 2029 California
Standard Oil Co., 250 Mills Bldg.
Union Oil Co. of Calif., 250 Mills Bldg.
Valvoline Oil Co., 440 Brannan

OPTICIANS.
Bertelling Optical Co., 186 Geary
California Optical Co., 45 Second
China-Beretta Optical Co., 120 Geary
Hirsch & Co., 218 Post
Kahn, Geo. H., 104 Kearny
Kahn, Henry, & Co., 644 Market

OSTER DEALERS.
Darboe & Immel, 245 O'Farrell
Morgan Optical Co., 614 Third

PACKERS OF CALIFORNIA FOOD PRODUCTS.
Armstrong, J. K. & Co., 627 Howard

PACKERS OF CANNED SALMON.
Alaska Packers Assn., 1045 Sutter
Whittier-Coburn Co., Howard & Sutter

PAPER, PAPER BAGS AND PAPER BOXES.
Blake, Moffit & Towne, 41 First
Bonestell & Co., 41 First
Cal. Paper Box & Board Mills, 311 California
Crown-Columbia Co., 3175 Seventeenth
Pacific Coast Paper Co., 134 Fremont
Pleasanton, A. & Co., 134 Fremont
Swick, C. E. & Agt. Graham Paper Co., 311 California
Zellerbach Paper Co., 311 California

PATENT DOOR OPENERS AND CLOSERS.
Rischmuller, Geo., 2442 Nineteenth

PATENTED DEVICES, TOOLS AND MACHINERY.
M. P. Schell Mfg. Co., 509 Howard
PATTERN MAKERS AND MILL WRIGHTS.
Reed, W. H. & Co., 703 Main

PERFUMES.
Rieger, Paul, & Co., 116 First

PHARMACEUTICAL PREPARATIONS.
California Fig Syrup Co., 392 Church
Nat. Pharmacy, Chest and Wood
S. J. Gilbert Co., 45 Ecker
Viavi Co., 626 Pine

PHOTOGRAPHERS.
Bushnell Photo Co., 712 Market
Waters, R. J. & Co., 717 Market
Wheeler, Chas. T. M. D., 787 Market

PHYSICIAN AND SURGEONS.
Bryant, Edgar R., M. D., 560 Post
D'Evlyn, Frederick W., M. D., 560 Post
Gibbons, Henry, M. D., 560 Post
Mann, C. S. M. D., P. O. Box 2144, S. F.
McNutt, W. S. M. D., 1055 Pine
Merritt, George W. M. D., 2222 Washn
Montgomery, D. W. M. D., 2419 Cal.
Palmer, Geo. H. M. D., 2446 Jackson
Pischel, Kaspar, M. D., Butler Bldg.
Rosenstein, Julius, M. D., 126 Stockton
Selridge, Grant, M. D., 708 Schroth Bldg.
Sherman, Harry M., M. D., 2125 Jackson
Veeck, Victor G. M. D., 331 Bush
Watkins, W. M. D., 391 Sutter
Ward, Jas. W., M. D., Union Square Bldg.

PIANO AND ORGAN DEALERS.
Allen, Wiley B. Co., 153 Kearny
Baldwin, W. S. & Co., 1177-1719 Turk
Bowers, J. T. & Son, 256 Post
Fellner Piano Co., 853 Valencia
Ellers, Harry, 499 1/2 St.
Kohler & Chase, 40-52 O'Farrell
Lyons, Byron, 260 Stockton
Mason, W. S. Co., 499 1/2 St.
Sherman-Clay Co., Kearny & Sutter

PIANOS—WHOLESALE AND MANUFACTURERS.
American Piano Co., 150 Post

PIPE, RIVETED STEEL AND TANKS.
Western Pipe & Steel Co., 44 Market

PLUMBERS.
Snook, Wm. & Son, 602 Clay
Wilson, W. S. & Co., 1177-1719 Turk
Wittmann, Lynn, 315 Polk

PLANING MILLS.
Holden-Deuprey Co., 126 W. Mission

PLUMBING, HEATING & STEAM SUPPLIES.
Crane Co., Second & Brannan
Dallzel-Moller Co., 543 Mission
Haines, James, N. O. Co., 543 Mission

PORK PACKERS AND PROVISION DEALERS.
Armour & Co., Battery & Union
Blair, James, 104 McAllister
Roth, Blum & Co., 104 McAllister
South S. F. Packing & Pvn. Co., 407 Front
Western Meat Co., 816 Union
Wilbert Bros., 5 Taylor

POST CARD MANUFACTURERS.
Cardinal Vincent Co., 679 Market
Mitchell, Edw. H., 3363 Army

POULTRY AND DAIRY PRODUCE.
Olsen, Spotorno & Mitchell, 1141 Market
Olsen, Spotorno & Mitchell, 1141 Market

POWDER WORKS.
E. I. Du Pont de Nemours Powder Co., Chronicle Bldg.

POWER.
Sierra & S. F. Power Co., 86 Second

PRESS CLIPPINGS.
Allen's Press Clipping Agency, 88 First

PRINTERS.
Barry, J. H. Co., 1124 Mission
Blair, Mordell, 68 Fremont
Brown & Power Stationers Co., 826 California
Brumby & Co., 850 Mission
Dempster Bros., 1832 Howard
Drygank Printing Co., 1322 Howard
Elliott, J. H., 104 Kearny
Monahan, John, & Co., 311 Battery
Norman Publishing Co., 423 Hayes
Phillips & Van Orman, 487 O'Farrell
Shannon, Conny Prtg. Co., 509 Sansome
Sunset Publishing House, 407 Fourth
Torres, 409 Sansome

PROPERTY OWNERS.
Crocker Estate Co., Crocker Bldg.
Flood, James L., James Flood Bldg.
Hewitt, J. P., Orange, Cal.
Homes Investment Co., The
Irving, J. H., Foxcroft Bldg.
Kearny, Geo. T. Jr., 487 O'Farrell
Newbauer, H. W., 1914 Sacramento
Pacific Co., Chronicle Bldg.
Quinn, John E., 1718 Pine
Schmidt, J. H., 104 Kearny
Shiels Estate Co., 68 Post

PUBLIC STENOGRAPHERS.
Cooper, Erwin M. & Co., Crocker Bldg.

PUBLISHERS.
Beers, J. H. Commercial News Publ., 717 Market
Commercial News Publ., 717 Market
Reynolds, J. H., 527 Commercial
Reynolds, J. H., 527 Commercial

Merchants' Association REVIEW

CIRCULATION 2,500 COPIES

Issued from the headquarters of the Association,
1233 Merchants Exchange Bldg., San Francisco
FOR FREE DISTRIBUTION TO MEMBERS AND OTHERS
INTERESTED IN MUNICIPAL AFFAIRS.

POLICY OF THE REVIEW

The columns of this paper are for the discussion
of ideas, but the views presented are not necessarily
those of the Merchants' Association.

No personal, partisan or sectarian question ad-
mitted to these columns.

No advertisements are inserted and no subscrip-
tion price is charged.

Communications must bear the signature of the
writer.

Facts upon municipal affairs will be the first
consideration of the Review.

FRANK MORTON TODD, Editor.

THE NEW ERA.

Mr. Rolph's election ends the meanest phase of San Francisco history: the season of class hate and the contemptible sort of politics that characterized it. September 26, 1911, has opened an era of good will, of mutual trust and of common devotion to the city.

For ten years a political pleading of false issues and a trafficking in suspicion and animosity have blighted the best efforts of our citizens to get together. Other Coast communities without half our natural advantages have thriven in a measure that has seemed to dwarf our labored growth. Now we can move ahead at the right pace. The determination of the community to be clean, to be fair, to be just, and to be united, is evident to the world, and will insure general confidence in San Francisco once again.

Its importance to the whole bay region was significantly indicated in the jubilation with which the results were greeted in Oakland, Alameda, Berkeley, and even as far south as San Jose. Whistles were blown and carnival broke forth on the streets. San Francisco's progress will carry forward all its suburbs, and all California; and the people know it.

Capital and Labor have at last come together in the polling booth, and Mr. Rolph, Mayor of the whole city and not of any single class, is the gage they have given of mutual respect, toleration and confidence, and of justice and fair dealing between them. With that settled, San Franciscans can proceed about their proper business; the building up, on this Coast, of the great city of the Pacific.

THE MATTER OF MEMBERSHIP.

In regard to the different classes of membership in the San Francisco Chamber of Commerce, there appears to be a slight misunderstanding of the plan among some of those that are expected to assist in the work.

Because a "Class A" membership carries with it the privilege of trading on the Exchange some incoming members that did not wish to use that privilege have felt that they did not wish to take that sort of membership.

The point of view is wrong.

The main object of a membership is not the private advantage of the individual, though he will enjoy many such advantages, but

it is to co-operate with the rest of the organized business community in every work it undertakes for the improvement and up-building of San Francisco.

There is an immense amount of such work to be done. The whole city will reap the benefit of it. Every home-owner, every taxpayer, every merchant, every business and professional man, everybody with a stake in the community, will be the gainer by the work that will be performed by the consolidated organization. That has been the case with the efforts of the several organizations that are merging, and it will be true to a still larger degree of the efforts of the greater and more powerful San Francisco Chamber of Commerce.

Now, in order to co-operate in the work, it is not necessary that you take off your coat and go to work personally, to the neglect of your own affairs, any more than it is necessary that every man should be a soldier in order that we may get the right amount of soldiering done, or that every man should be a shoe-maker in order that people should have the proper quantity of foot gear. Through such organization as you are invited to help build up, the personal performance of duty can be "commuted" by a money payment. And the obligation to co-operate with the other members of the community is just as great, whether you intend to trade on 'change or not.

The consolidation of the four leading commercial organizations of San Francisco will prove to be one of the greatest advances ever made by the city. The extent of your co-operation, measured by the dues you are invited to pay, has been proportioned as nearly as possible to your comparative ability. That is right and reasonable, and, if you conform to it, your part will be commensurate with your standing in the community and you can sleep with a comfortable conscience about the discharge of your duty toward your fellow citizens—provided your conduct in other particulars is what it ought to be.

WHERE IT COMES FROM.

It is reported that some of the delegates to the State Highway Convention recently held at Marysville expressed the fear that unless the northern end of the State stood together it would be "frozen out" by either San Francisco and the bay counties or Southern California." Local vigilance in such matters is extremely commendable, but the people of the north need have no fear of any disposition on the part of San Francisco to freeze them out. If there were no less selfish guarantee, San Francisco knows which side its bread is buttered on, and the excursions of the Merchants' Association have enabled a lot of its leading merchants to see just where the butter comes from.

The San Francisco Call is to be commended for its series of articles showing how to build artistic dwellings on a 25-foot city lot. It is to be hoped the idea will be disseminated even more broadly by some of our other papers, and that in this way the notion that narrow city lots can not be beautified will be dispelled. The local architects can also help. By a good pull together on this movement the appearance of some of our outlying districts could in time be radically changed.

CITY'S REALTY VALUES HAVE HELD THEIR OWN.

Market Street Property Has Sold Higher,
and Expected Recessions Have Not
Occurred.

That real estate values in San Francisco have gone a long way toward recovery from the effects of the fire is the theme of an exhaustive article in the Real Estate Circular. Market Street values have advanced and in other locations the depreciation now varies from five to twenty-five per cent, "not exceeding the latter proportion." The Real Estate Circular says:

Taking the prices paid for land since the fire and the prices of all land sold before the fire, and subtracting from the latter the estimated value of the buildings which stood before the conflagration, it is found that the average price paid on Market Street for the four years preceding the fire was \$40 a square foot, and for the four years succeeding the fire \$51 a square foot. This comparative increase of twenty-five per cent, however, cannot be shown on any other street. On every street except Market Street, there has been and is a perceptible decline. Undoubtedly the decline in other sections will be only temporary, as the advanced price in the main thoroughfare is, of itself, sufficient to prove the confidence of investors in the city as a whole.

As property values in any city are established and generally measured by central values, it is not entirely unreasonable to quote the sales on the main retail thoroughfare as showing in a general way the rise and fall in values of a whole city. One of the first questions which a stranger, if he be a business man, asks in visiting a large city is: "What is the highest price ever paid here for real estate?" All that the world knows of land values in New York is the top price that has ever been paid, and that price is always compared with the highest figure obtained in other cities. For a year in Market Street an offer was made this year of \$162 per square foot. A sale was made in the same street at the rate of \$117 per square foot. The highest price paid before the fire was \$103 per square foot.

Land values were never high in San Francisco. No city ever experienced a more reasonable and healthy growth; it has been consistent and continuous since the "forties." The records of sales since 1867 will show that Market Street values have never dropped, except in a few sales made after the fire. The unusual conditions then existing naturally made it difficult to raise money, and a few owners sacrificed some of their lots to raise money to improve their other holdings. Aside from these, the record shows a consistent and continuous advance.

It would of course be absurd to say that San Francisco land values were unaffected by the fire; but since in the absence of purchasers there were few immediate sales, the full shrinkage of values at that time was not disclosed. It is clear, however, that the shrinkage varied greatly in different parts of the city. A group of Easterners proposed to buy some of the best properties in Market Street immediately after the fire. This syndicate attempted to buy at sixty to seventy per cent of former values; but when it discovered the independence of owners on that street and the confidence they felt in the speedy restoration of values, it immediately withdrew from the field.

A New York banker visiting here recently, said: "Your loss may be \$300,000,000, but the advertising is worth \$600,000,000 to San Francisco." The eyes of the world turned toward San Francisco; its location, its back country and its prospects were reviewed and that of itself was a great aid toward giving permanence and solidity to values.

In 1910 the valuation of the land was only \$16,000,000 less than in 1905; the valuation of improvements was \$47,000,000 more. The general correctness of the valuation is, furthermore, regarded as the shrinkage of 1906 and the subsequent restoration, is evidenced by the records of sales. The legitimacy of the increase in assessed valuations is also shown by the absence of protests from taxpayers.

Just to get into practice, what would be the matter with reviving the Mechanics' Fair? The Home Industry League might be interested.

